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FAME AND FORTUNE

STORIES OF BOYS WEEKLY WHO MAKE MONEY.

TIPS OFF THE TAPE;
OR, THE BOY WHO STARTLED WALL STREET.
By A SELF-MADE MAN.



Presently a smoothly-shaven young man, carrying a small brass-bound case, came bounding down the stairs. As the girls turned to look at him they were startled by the sight of a hatless boy flying toward them through the air.

Fame and Fortune Weekly

STORIES OF BOYS WHO MAKE MONEY

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TIPS OFF THE TAPE

OR,

THE BOY WHO STARTLED WALL STREET

By A SELF-MADE MAN

CHAPTER I.

DISMISSED FROM SCHOOL.

The door of Professor Harley's study on the ground floor of the Bayside Academy, "a select school for young gentlemen," was noiselessly opened and a handsome, chipper-looking lad of perhaps seventeen years entered the room, closing the door behind him.

The young visitor walked softly up to the desk beside the window where the dignified, pompous-looking principal of the institution sat in stern majesty studying some papers before him.

The professor presently looked up with a deep frown on his countenance.

"You sent for me, sir," said the boy respectfully.

"I did," replied the professor severely. "Sit down."

The youth, as he obeyed the mandate, did not appear to be greatly overawed by the stern, almost menacing, attitude of the gray-headed gentleman who presided over the scholastic establishment.

"Fred Niles," began the professor in a harsh, unpromising voice, "you are the worst boy in the school—absolutely the worst."

"I am sorry, sir," replied Fred, assuming an air of humility which the sparkle in his bright, snappy brown eyes rather belied.

"You are sorry!" answered Professor Harley, satirically. "You are sorry!" he repeated with rising emphasis and a ring of anger in his tones. "You——"

He stopped suddenly and glared at the boy, who met his look respectfully but unflinchingly.

"I am simply shocked, appalled, at your last outrage," continued the principal.

"Outrage, sir?" answered Fred, with an air of apparent surprise.

"Yes, outrage!" thundered Professor Harley. "A species of vandalism that—that is absolutely without precedent in this academy. Absolutely without precedent. Do you hear me, sir?"

"Yes, sir."

"You are supposed to be a young gentleman. Your father is a well-known and highly-respected broker of Wall Street. Your connections are irreproachable. I saw to that before I accepted you as a student. The high standing of this academy requires that I should take no chances. That——"

"I beg your pardon, sir. In the interview you had with my father he told you that I had had some difficulty at two or three other schools which I attended."

"H'm! Yes, I admit there were certain objections in your case which, in consideration of the fact that your father was my roommate at Yale, I foolishly glossed over, thinking that your previous follies were due to a superabundance of animal life and not to a wild and reckless disposition. You were privately expelled from the Charleton Institute for heading a mutiny and inducing every student of the school to run away with you to an island in the middle of the lake, where you all went into camp and refused to return to your duties until the authorities had to be called in to bring you back. You were guilty on that count, I believe?"

"I admit it, sir; but it was really only a lark," replied Fred with the suspicion of a grin on his handsome features.

"A lark!" roared the professor, waxing wroth again. "It was—well, we won't discuss the matter. It has nothing to do with my school," with a strong accent on the "my." "Your second exploit, as I recall it, occurred at the Hurricane Academy. You nearly burned the school down by setting off fireworks in the lecture-room. I presume you plead guilty to that, also?"

"It was only a joke, sir. No real damage was done. Dr. Drew exaggerated the——"

"It was a very serious joke, and I find no fault with the doctor for requesting your father to remove you. This brings us down to the third and last school you attended before coming here. You wound up a series of escapades by blowing up the desk of the French tutor and throwing that gentleman into a fit, which brought your connection with that institution to an abrupt close."

"Yes, sir; but Monsieur Castaing had made himself unpopular by——"

"That will do. I don't care to listen to your excuses. I was weak enough in face of such a catalogue of enormities on your part to take you in here, thinking I could handle you. I did it because your father and I were once chums. Well, I am punished for permitting my heart to get the better of my judgment."

"I am sorry I have given you so much trouble. I will try to do better."

"Yes, you look sorry," replied the professor sardonically. "This isn't the first time you have told me that you were sorry for transgressing the rules of this school. I have done my best to curb your follies, but your latest practical joke has stretched my forbearance to the limit—to the limit, do you understand me?"

"Yes, sir," replied Fred meekly.

"I had prepared a fine lecture, and last evening had the subjects—the mummy, which I especially value; the skeleton, a particularly fine one, and the marble statues—which were to illustrate my theme, removed from the museum to the lecture-room that everything might be in readiness. This morning when I walked into the room, where the students were already assembled, I found the place in an uproar. The boys, instead of being sedately attentive in view of the treat I had in store for them, were making the room resound with their laughter and sarcastic remarks. And with good cause. Some one had desecrated the subjects during the night. The mummy appeared to be smoking a filthy clay pipe; the statue of Minerva was decorated with an old plug hat; Apollo Belvedere bore the flaming advertisement of a quack nostrum, while the skeleton was dressed in yellow trousers, and a live kitten was unable to extricate herself from between the ribs. When I recovered from the shock I did not have much trouble in recognizing the author of the outrage. I called you to my desk and asked you if you were guilty."

"I said I was," spoke up the boy.

"Exactly. You could not deny the crime, for the evidence of your misdirected talents was too clear to be mistaken. Not another boy in the academy would have dared to undertake such an act. Well, it was impossible under the circumstances for the lecture to take place, so I dismissed the students and requested you to report at my office. What have you to say why the sentence of dismissal should not be pronounced upon you?"

"Nothing, sir, if you have decided to send me home."

"You deserve to be publicly expelled."

"I hope you won't do that, sir."

"I said you deserve it," replied Professor Harley, sternly.

"Perhaps so, sir."

"You have made a laughing-stock of me before my scholars."

"I am sorry——"

"That's enough. I have heard enough of your sorrow. I have written a letter to your father telling him that, in view of your latest folly, it is impossible—quite out of the question—for me to keep you here any longer. You will, therefore, pack your trunk, and prepare to take the early morning train for New York. Do you understand?"

"Yes, sir."

"Very well. That is all. You may go," and Professor Harley turned to his desk.

"May I say something, sir?" asked Fred, respectfully.

"Say something!" cried the professor, wheeling around and facing the boy again. "I think it is unnecessary. However, I will listen to you."

"Since I am no longer a student of this academy I wish to say that I thank you for your kindness and efforts, for my father's sake, to make me imitate the virtues of my late companions. Whether you believe me or not, I have honestly made some endeavor to smother my natural tendencies to practical joking, as you call it, but whenever the temptation presented itself I simply could not resist yielding to it. When a fellow is built the way I am it is like drawing teeth for him to act differently. I appreciate all you have done for me—I am grateful for the many indulgences I have experienced at your hands. Under the circumstances it is better I should go for the good of your school. I hope you will shake hands with me and say that you hold no hard feelings against me. If I can ever return your kindness it will give me great satisfaction to do so, for I feel that I am largely in your debt."

Professor Harley listened to Fred's speech in silence, and toward the end with an emotion that he endeavored to hide.

In spite of the boy's wildness there was something about him that the professor always admired—his manliness, his generosity, and his aptness at his studies.

"He is a fine boy," Professor Harley had more than once remarked to his chief assistant. "A fine boy, and it's a great pity he cannot be controlled; but——"

"I am very sorry, Fred, that I cannot rescind my ultimatum," said the professor in reply to the boy's remarks.

"I have not asked you to," replied Fred proudly. "I deserve all that has come to me, and am not putting up any kick. My father told me this was my last chance to get an education. He said he put his last hope in you, Professor Harley. Well, it's failed, so let it go at that. I'm going to hoe my own row after this, and see how I'll come out. Maybe I'll do better away from school. It doesn't take a college education to make a fellow a success in this world. Grit, energy and ambition are the things that count most in my opinion. I think I have a fair share of them. At any rate I'm going to see whether I have or not."

"Then you think of going to work?" said the professor.

"I do," replied Fred resolutely.

"I don't think your father will consent to such an ar-

rangement. He told me that he intended to have you fitted for Yale after you completed another term here."

"I think my dismissal from this school will alter his mind. If he sent me to another school I'd be up against the same old story. He can't do better than cry quits and let me go to work."

"Well," said Professor Harley, "in more than one respect I am sorry to lose you, Fred. If it wasn't that I can place no dependence on your promise to do better I would give you another chance; but I am afraid you would soon be back at your old tricks again."

"I suppose so, sir. I'll go now and say good-bye in the morning after breakfast. The train is due at our station at 9:10, I believe."

The professor nodded and Fred Niles retired from the office to go to his room and pack his trunk while the boys were employed in the last session of the day.

CHAPTER II.

THE BURNING COTTAGE.

Fred had finished packing and was placidly sitting at the door of the gymnasium when the boys were dismissed from the last classes.

They came trooping out into the playground as happy as a lot of clams at high tide.

Among those who headed for the gymnasium was Dick Silver, Fred's boon companion.

"Hello, Fred," he said in his free-and-easy way, "how did you fix it up with the old mogul? I suppose he read you a star-chamber lecture and cut out your holidays for a month."

"He said a few things," replied Fred, "and among others told me to pack my trunk and take the 9:10 train in the morning home."

"Go on! You don't mean that," cried Dick aghast.

"My weakness for telling the truth compels me to say that I do mean it."

"Then he expelled you?"

"Well, that is what it amounts to, but he didn't put it so strong as that. He said he was sorry to part with me, but as I had made myself persona non grata, as our Latin tutor calls it, I'd have to make myself scarce."

"Gee! I'm sorry to hear it. And the whole school will be sorry to hear it, too. I don't know what we'll do without you. You put some life into the old place—kind of woke us up, you know. We've had high old times since you came here."

"They've been altogether too high to suit Professor Harley. You could hardly expect him to appreciate the delicate kind of fun I'm addicted to."

"Delicate is good," chuckled Silver. "I call it a rip-snorting brand of fun, the kind that we chaps relish from the ground floor up. And now it's over for good since you are going away. It's a shame that we've got to lose you. I think we ought to get up a petition—a kind of round robin—requesting Professor Harley to reconsider his ultimatum."

"No, you mustn't think of doing anything like that. Now that I'm out I'm out for good. I've made up my mind that school is no place for a boy of my original talents. I need a wider field of usefulness. Some place where the

stern realities of life will crowd out the vaudeville propensities."

"And where do you expect to find such a field?"

"In Wall Street."

"In Wall Street!" repeated Dick Silver. "Among the brokers?"

"Yes."

"I've heard they are a pretty frolicsome set when the humor seizes them."

"I'm not thinking about the funny side of Wall Street, but the serious end."

"Then I suppose you mean to start in at your father's office and work your way up," said Dick.

"If he's willing to give me an opening I suppose it will suit me all right. If he isn't willing I'll get a job with some other broker."

"Oh, he wouldn't let you work for anybody else. But you told me that he intended sending you to Yale."

"I told you the truth; but what man proposes circumstances sometimes alter. I am ready to gamble on it that I never see the inside of Yale College."

"Wouldn't you like to go to a big college?"

"I'm not pining for the privilege."

"I should think you'd want to take advantage of the chance you have to do so. Look at the crowd of chaps who are working their way through the colleges because they haven't rich fathers to boost them through."

"They have my sympathy. Why, they say the parks in all the big cities are filled in summer with college graduates who can't find their particular niche in the world. I'd rather spend the four years looking for my niche. I think I'd find it quicker that way than if I waited till I got my sheepskin."

"I guess your father will have something to say about what you will do."

"Probably; but his say will not necessarily be final."

The news soon flew over the grounds that Fred Niles had got his walking papers for monkeying with Professor Harley's art objects and other things intended to be introduced at the morning's lecture which didn't come off according to programme.

As a result Fred was soon holding quite a levee.

He had made himself by long odds the most popular boy in the academy, and the scholars were almost on the verge of mutiny over his dismissal.

In fact, had he said the word he might have repeated his experiences at the Charleton Institute, for he would have found himself at the head of a large following.

Fred, however, wouldn't think of doing such a thing as that on his own account, especially against Professor Harley, whom he really respected and thought a whole lot of, for his father's old chum had been uncommonly good to him, considering how he had abused his kindness.

The football practice was dispensed with that afternoon, the school gathering around Fred to give him their sympathy, and to express their indignation at his dismissal.

Fred couldn't help feeling gratified by this public demonstration of good will on the part of his schoolmates.

In fact, it was merely a repetition of similar ovations to which he had been treated at Charleton Institute, Hurricane Academy and the Lee Military School on the occasion of each dismissal.

Evidently he was gifted with the personal magnetism of a born leader.

Finally the bell rang for supper, and he took his accustomed place in the ranks and marched into the refectory with the others.

After the meal there was half an hour for recreation, and the boys gathered around Fred again.

When the study bell rang Fred went to the hall with the others, where he cleaned out his desk, bade the tutor in charge good-bye, and retired to his room, which he shared in common with Dick Silver.

Dick came in a few minutes after nine and found Fred in bed, but not asleep.

They talked for nearly an hour, and then both fell asleep.

Fred's slumber was disturbed by strange dreams, from one of which he suddenly woke up with a start.

As he turned over to go to sleep again he saw a flickering glare of light shining in at his window.

"What's that?" he muttered, sitting up and looking.

It didn't seem natural to him, so he sprang out of bed and ran to the window.

The moment he glanced through the panes he uttered a gasp of consternation.

The upper story of a handsome Queen Anne cottage, facing on the road a hundred yards away, which was occupied by Professor Harley, his widowed sister and her two children, was on fire.

"Wake up, Dick, wake up!" he cried, rushing back to the bed. "The professor's house is on fire!"

"What's that?" asked Dick, starting up.

"The professor's house is on fire," repeated Fred, hustling on his clothes as fast as he could. "Get up. We must give the alarm."

The glare of the blaze increased rapidly.

The boys never dressed so quickly in their lives before.

Slapping his hat on his head Fred rushed into and through the dormitory corridor shouting "Fire! Fire!"

In a few moments the dormitory rooms were in a state of confusion.

Fred kept on to the rooms occupied by the tutors and soon aroused them, too.

Then, followed by Dick, he rushed into and across the playground toward the burning building.

Apparently the occupants of the cottage had not yet become aware of the peril that menaced them.

The boys dashed over the lawn and began banging on the front door and pulling the bell like mad.

This uproar on their part produced the desired effect.

The professor occupied the corner room on the second floor.

The noise aroused him and he got out of bed.

At the same moment he smelled a strong odor of smoke. He hurried to a window and threw it open.

He was about to ask the cause of the disturbance when the glare of the fire above attracted him and he looked up.

One glance was enough to startle and thrill him.

Not only did he realize that the upper part of the cottage was in flames, but he thought of his little niece and nephew, who slept in one of the rooms on that floor.

Without stopping to dress he put on his slippers, ran out of the room and found the wide hall thick with smoke that was pouring down from upstairs.

He staggered through it, pounded on his sister's door till he heard her answer his call, and then he essayed the staircase.

It was a futile effort.

Before he got half-way up he fell, overcome by the smoke.

His sister, also alive to the peril of her children, rushed into the landing and was driven back by the smoke.

She persevered in frantic haste, but she, too, dropped unconscious on the stairs.

At that moment Fred shinned up one of the posts to the roof of the veranda, and seeing the window of the professor's room open, sprang into the house.

Seeing that Professor Harley was not in bed he made through the door into the landing.

The first object he saw was the indistinct outline of the professor's sister in her white night robe lying on the stairs.

Though half choked by the smoke he reached her, and while raising her in his arms he saw a man's bare leg further up.

"It's Professor Harley," he breathed. "I must save him, too!"

He bore the lady across the landing into the professor's room and laid her on the bed.

Dick was coming in at the window himself.

"Rush downstairs and open the front door, Dick, then come back," he gasped.

Silver hastened to obey him.

Drawing in whiffs of the cold night air until he had freed his lungs of the smoke, Fred returned to the spot where the unconscious professor lay, and by a great effort succeeded in dragging him back into his room and laying him on the floor.

Fred knew that the professor's little niece and nephew slept on the upper floor.

He readily surmised that Professor Harley and the children's mother had been overcome by smoke trying to save them.

"They are up there," muttered Fred to himself. "They must be saved, but how? It seems an impossible feat for any one to make headway up the stairs. The smoke is stifling even on the landing. What can be done?"

Dick, accompanied by one of the half-dressed tutors, came running up the stairs.

The playground was swarming with the pupils and the other two tutors.

They were not looking at the fire, but getting the hand-engine out of its house, running it to a hydrant on the grounds and attaching two lines of hose to the machine.

The boys had their regular fire-drill twice a week, and their efficiency when it came to the test was fine.

"The children are upstairs," said Fred to the tutor and Dick. "We must save them somehow. The professor and Mrs. Morgan tried to do it, but were knocked out on the stairs by the smoke, and I dragged them into this room."

Neither the tutor nor Dick dared attempt the stairs.

It seemed to be the only way to reach the children, and the would-be rescuers were at a standstill.

The case was so desperate that Fred determined to make the attempt.

He grabbed a towel, soaked it in the professor's water pitcher, rushed on the landing, wrapped it around his face and head, and dashed up the staircase at full speed.

"He's lost!" exclaimed the tutor, as the boy disappeared in the smoky maze upstairs.

CHAPTER III.

FRED ENDS HIS SCHOOL CAREER.

Fred reached the upper landing and groped his way to the door of the room where he knew the two children slept.

It was shut.

Turning the knob he entered, closing the door quickly behind him.

The room was hazy with smoke, but the fire had not yet eaten its way in, though that was only a matter of a few minutes.

Fred threw up both the windows to let the smoke out, and then he saw the unconscious forms of the children, each lying in their own little bed.

He brought them and laid them across the window sill with their heads out, then he shouted to the boys below who were bringing up the hose.

"Get a clothesline, somebody, tie a stone to one end and throw it up to me!" he said.

He was understood, and one of the boys was sent for a long clothesline.

By the time the lad returned with the line two streams of water were turned on the fire, but were not particularly effective from the ground.

The line was tied to a stone and one of the most accurate throwers was called on to throw the stone through the unoccupied window.

He succeeded on the first trial.

Fred then lowered the little girl into ready arms below.

Pulling up the end of the line he lowered the little boy next.

"Now, then, tie one of the nozzles to the line, and I'll pull it up here and turn it on the blaze where it will do the most good," said Fred.

The boys below who were holding that particular hose carried out his instructions, and he soon had the hose nozzle in his hands, and was playing on the fire where it had broken through into the room.

A stream of water on the burning floor itself was worth half a dozen on the ground, and Fred soon began to make headway against the flames.

By this time the fire engine from the village, not far away, came on the scene with its hose carriage, and began to get ready for business.

In the front of the cottage, where the fire was burning briskly, the boys got the hose on the roof of the veranda, and then with the aid of a short ladder got close up to the flames.

The village hook-and-ladder company now came dashing up.

They soon had an extension ladder up to the third-story window where Fred was busy with the hose.

Two boys rushed up to assist him.

The village firemen now carried one of their hose up to the burning floor, and with four streams playing on the blaze it was soon under control.

Professor Harley and his sister had been carried into

the school building, where a physician was working over the children.

They recovered in time to see the little ones show signs of returning animation.

They were both overjoyed to find the children practically safe, and when they learned that Fred Niles had not only saved the children himself, by reaching the third floor through a cloud of smoke, but that he had saved them also from being suffocated on the stairs, their gratitude to the boy, who but a little while before had been dismissed from the school, was boundless.

In the meantime the school fire brigade worked like Trojans side by side with the village firemen to put out the fire, and their efforts were rewarded with success.

When the flames were reduced to blackened and smoldering beams and girders Fred climbed down the ladder to the ground and asked about the children, the professor and his sister.

"They're all right now, Fred," said Dick; "but if it hadn't been for you I don't know where they would be by this time."

Fred looked something of a wreck.

His clothes were water-soaked and covered with particles of burned wood, while his face and hands were begrimed with smoke and dirt.

In this condition he was summoned before Professor Harley and his sister.

"My dear boy," said the professor, "Mrs. Morgan and I are under the deepest obligations to you for saving our lives and the lives of the children. We never can adequately express our gratitude to you, but we will endeavor to do so in as fitting a manner as we can. You have this night proved yourself a real hero, and I may say that I and the school are proud of you, and as long as this academy exists you shall be remembered as its brightest ornament."

Mrs. Morgan then had something to say, thanking Fred with tears in her eyes for his gallant act in saving her treasures, than which there was nothing dearer to her in the world.

"I wish you to report in my study in the morning, Fred. After what has occurred it is needless to say that your dismissal is a dead letter. If you have packed your trunk you will unpack it. I will write to your father again by the first mail."

Fred bowed and retired.

He had something to say to the professor's remarks, but did not deem it proper to do so then and there.

He would reserve it until he met the principal in his study.

It was nearly three o'clock before the fire was entirely out, with the destruction of the greater part of the third story of the cottage, and the village firemen had withdrawn from the scene.

The academy fire brigade returned their engine and hose reel to its house, the boys washed up, and were marched back to their dormitories, after cheering Fred for his brave and efficient conduct during the fire.

"To-night's work puts the grand kibosh on your leaving the school," said Dick Silver in a tone of great satisfaction when he and Fred were alone in their room.

"Who says it does?" replied Fred coolly.

"I say so," grinned Dick.

"You seem to know a whole lot about it."

"Any fool would know that Professor Harley wouldn't let you go after what you did for him and his family to-night."

"I'm thinking that the professor won't have any voice in the matter."

"Why won't he?"

"Because I have already settled the question to suit myself."

"What do you mean by that?"

"Just what I said. I've decided that it's best for both the academy and myself that I leave, and I'm going to."

"Oh, come, now, you don't mean that."

"I do mean it," replied Fred decidedly.

"Don't talk like a chump."

"I'm not talking like a chump. I told you that I was going into Wall Street."

"I know you did; but that was while the ban of dismissal hung over you. Now that it is removed you're going to remain with us, of course."

"All right. I won't argue the matter any longer with you. I'm going to bed."

"You're going to remain, aren't you?"

"I've told you what I am going to do. That's all I've got to say about it."

Dick tried to argue the matter further, but Fred wouldn't talk any more, so the question was left undecided in Dick's mind.

Next morning Fred found himself a bigger hero than ever.

The whole school was delighted to think that his plucky conduct at the fire would result in his remaining at the school.

When the bell rang at eight o'clock for the boys to go into the study hall, Fred was not in his usual place in the line.

Nothing was thought of that fact, however.

Half an hour later Fred reported at Professor Harley's study.

He found the principal waiting for him.

"I have just written a letter to your father, detailing the great service which you rendered me and my sister this morning, and rescinding my decision to send you home," said the professor beamingly.

"You are very kind, Professor Harley, but I shall consider it a favor if you would add to your letter the statement that I have decided not to avail myself of the change in your sentiments, and that my father may expect me home at once."

"Why, my dear boy, you don't mean to say that you insist on leaving after I have recalled the necessity for you doing so?" cried the astonished principal.

"Yes, sir; that is exactly what I do mean."

"I am sorry to hear you say so. I presume you wish me to understand this as an expression of your resentment for your dismissal of yesterday?"

"No, sir. I don't mean any such thing. I felt no resentment whatever for your action of yesterday. I was satisfied that I deserved it. You told me yesterday that my practical joking had stretched your forbearance to the limit. I have since thought the matter over carefully and agree with you. It is best both for your interests as well as for

my own that I go. I recognize the kindness I have received at your hands and I am glad that the opportunity to return it in a signal manner was afforded me. Having cancelled the debt I owed you, I don't want to spoil matters by remaining here and indulging in more monkey shines, which I am afraid would happen. If I go now you will have only pleasant remembrances of me, and I think you will allow that such a parting is to be preferred."

Professor Harley, while he admitted the able reasoning advanced by Fred, felt loath to have the boy leave under the circumstances, and told him so.

Fred, however, was firm in his determination, and the principal reluctantly yielded to his wishes.

Requesting the boy to follow him, he led Fred into the study hall and on to the platform.

The scholars regarded their entry with much interest, expecting to hear the professor praise the hero of the fire and then publicly revoke his edict of dismissal.

They were not disappointed in that respect, for Professor Harley, after eulogizing Fred's courage, presence of mind and able services at the fire, went on to state that on the previous afternoon he had privately dismissed the boy on account of the practical joke he had perpetrated with the models in the lecture-room.

"It is almost needless for me to say now that after Fred's intrepid conduct at the fire I have recalled his dismissal."

A prolonged and spontaneous burst of applause here interrupted the professor.

He held up his hand for silence.

"I regret to add, however, that Fred Niles has, for reasons that seem to him good and sufficient, declined to remain at the school, although he has accepted his reinstatement in the spirit with which it was tendered him."

A hum of surprise and dissatisfaction greeted this statement.

"As Fred feels that his action will be considered strange by you, his comrades, and that you may misunderstand the position he has taken, he desires to address you himself on the subject."

Professor Harley turned to Fred and waved him forward.

He was greeted with another round of applause.

Fred then made a speech, in which he gave his reasons for deciding to sever his connection with the school.

He spoke in an earnest and manly way, and his arguments were perfectly clear and convincing.

He wound up by bidding all the boys a final farewell, and retired amid a perfect ovation.

After lunching with the professor, his sister and the children whose lives he had saved, he and his trunk were driven to the station in time for him to catch the two o'clock train for New York.

CHAPTER IV.

FRED AT HOME.

Fred was not received at home with open arms and the fatted calf.

Broker Niles and his family lived in a handsome residence on an uptown cross street in the vicinity of Central Park, and they moved in very select society.

Mrs. Niles was in the hands of her maid preparing to

attend a couple of afternoon functions when another maid announced the arrival of her son.

The lady was decidedly surprised by his appearance, and wanted to know the reason for it.

Mr. Niles had already received Professor Harley's first letter at his Wall Street office, but his wife was not aware of the fact, nor of its contents.

"I've concluded that I've had enough schooling, mother, and I'm going to work," replied Fred.

His mother received this explanation with a frown of disapproval.

"Am I to understand that you are in trouble again?" she asked severely.

"I was in trouble, but it's blown over."

"Then why did you come home?"

"Because I considered it the best thing I could do."

"Your father will be very angry when he comes home and finds you here. I need hardly remind you about what he told you when he sent you to Professor Harley's academy. He said that it was the last chance he was going to give you."

"I believe he did say so, mother. What does he expect to do with me, then?"

"He has not spoken to me on the subject. He has been hoping that you would manage to get along at the academy. Professor Harley, who was an old college chum of his, promised to do everything in his power to curb your foolish propensities. I suppose you have broken out again and he had to send you home."

"That was his first intention, but something changed his mind."

"Then I don't understand why you are home."

"Then I will explain, I think to your satisfaction."

"I haven't time to listen now. I am due at Mrs. Jordan's reception at three. I will listen to you some other time."

If Fred's reception by his mother was rather frigid, his fifteen-year-old twin sisters, on the contrary, welcomed him with open arms.

Fred was their beau ideal of a boy.

They loved him dearly, faults and all.

In fact, they were never so tickled as when reading their brother's letters, or listening to his many escapades.

They thought it was just fun to go to school and cut up like the old boy there.

They often wished that they were boys themselves.

"Fred, dear," said Myrtle Niles, hanging around half of her brother's neck while Daisy hung on to the other half, "we're awfully glad to see you home again."

"Yes, awfully glad," coincided Daisy, kissing the tip of his right ear and giving him a hug. "Have you been doing something terrible again, and did the professor send you home?"

They both looked at him with dancing eyes, expecting to be regaled with a narrative of his latest didoes.

"Yes, I got into a big scrape again, but I got out of it, all right."

"Tell us about it—do," begged Myrtle.

Then Fred told them how he had decorated the professor's models in the lecture-room and set the school by the ears when they filed in to hear the lecture which had been announced.

The twins went into convulsions of mirth over his de-

scription of the joke, and declared that he was certainly the funniest boy who ever lived.

"Did the professor find out that you did it?" asked Daisy.

"He didn't have to find it out. My reputation satisfied him that I was the guilty one. He called me into his study, read me the riot act, and dismissed me from the school."

"Why, I thought you said you got out of it all right," cried Myrtle with a look of disappointment.

"So I did, afterward. I'll tell you how."

Thereupon Fred told the twins about the fire, and how he saved the lives of the professor, his sister and her children.

"How brave you were!" exclaimed Myrtle, regarding her brother admiringly.

"You dear, heroic boy!" cried Daisy, throwing her arms around his neck and kissing him.

Then Fred told them how grateful the professor and his sister were to him.

"He called off his order of suspension and tried his best to get me to stay, but I wouldn't."

"Why not, you foolish boy?" asked Myrtle in surprise.

"Because I'd have been in hot water again over some trick or another. It's born in me to raise Cain at school, so I decided to quit school for good and go to work."

"Go to work!" cried the girls.

"Yes. I'm going to ask father to give me a position in his office, and see if that won't cure me. If he refuses I'll get a job for myself somewhere in Wall Street, and prove to him that I can get ahead in the world without a college education."

"Papa will never agree to you going to work till you're educated," said Myrtle. "You'll have to go back to the academy in the morning."

"I see myself going," chuckled Fred. "Not on your life."

When Broker Niles reached home late that afternoon he was not in a good humor.

Professor Harley's letter had upset him, and he was prepared to read the riot act to his son the moment he saw him.

Fred and his sisters were in the park at the time, but Mr. Niles on questioning one of the servants learned that the boy had got home that afternoon.

He went to his library and afterward to his room, and did not see Fred till they met at the dinner table at seven.

Fred greeted his father cheerfully, but the broker merely said that he'd see him in the library after the meal.

The girls glanced demurely at their brother, and he returned their sedate looks with a careless wink, as much as to say that he did not dread the coming interview.

Privately he may have had his misgivings, but he wasn't letting on.

Mr. Niles went directly to his library after dinner, lit a cigar and sat down at his desk, and Fred lost no time following him.

"Sit down," said his father curtly. "Now tell me what brought you home."

"You received a letter, didn't you, from Professor Harley?" said Fred.

"I did; but it contained no explanations. It merely told me that he felt compelled to send you home, as he had found it utterly impossible to keep you and run his school."

What else he said is of no interest to you. Now, sir, explain what new rascality you've been guilty of."

Fred told him the particulars of the lecture-room affair.

Mr. Niles bit his lips to repress a smile, for it put him in mind of sundry tricks of which he himself had been guilty in his youthful days.

"So that was the cause of your being sent home, eh?"

"That and other things."

"What other things?"

Fred told him about numerous other lapses of which he was guilty since he made his entree at the academy.

"It seems to me that you are absolutely incorrigible, young man," said the broker angrily.

Fred remained silent.

"Well, you may go. I will consider your case and let you know to-morrow what course I shall adopt with you."

"I have decided that it isn't any use of my going to school any longer."

"Oh, you have decided that, have you?" replied his father sarcastically.

"Yes, sir. I think the best thing I can do is to go to work."

"Go to work!" roared his father, glaring at him.

"Yes, sir. I wish you would give me an opening in your office."

"I wouldn't have you there, do you understand that? It is bad enough to hear of you cutting up your monkey shines at school, but to allow you to transplant your ingenious talents to my office is not to be thought of for a moment. Why, you'd disrupt my office inside of a week."

"Then you won't give me an opening?"

"No, sir; not for \$50,000," replied his father, bringing his hand down with a resounding whack on his desk.

"All right, sir. I suppose that settles it."

"You've got a most stupendous nerve to suggest such a thing. But then I ought not to be surprised in the light of your past record."

"I won't suggest it again," replied Fred calmly.

"I should hope not. You can go. I'll attend to you to-morrow."

"Good-night, sir," said Fred, rising.

"Good-night," answered Mr. Niles gruffly.

Fred found the twins in the hall nervously awaiting his reappearance.

"What did papa say to you?" asked Myrtle.

"Oh, he said a whole lot, but he might have said more."

"He was very angry, wasn't he?" said Daisy.

"I've seen him pleasanter."

"Is he going to send you back to the academy?" put in Myrtle.

"He didn't tell me what his intentions are. Said he'd let me know to-morrow. However, he refused to take me into his office."

"Of course. We knew he wouldn't do that," said Daisy.

"Well, there are other offices in Wall Street besides his," remarked Fred coolly.

"But you wouldn't think of going to work in any other office," cried both girls.

"Wouldn't I? You don't know me. I shall look up a job to-morrow morning."

"You're not going to do any such thing," said Myrtle decidedly.

"Is that so, Myrtle? Some day you may try to boss your husband around, but I object to you practicing on me," grinned Fred.

"But you know you mustn't do any such thing, Fred," objected the girl.

"I don't know anything about it. I gave father the first chance to make an opening for me in his office. He told me that he wouldn't have me there for \$50,000. Under those circumstances I'm compelled to look elsewhere."

"He intends to have you go through college first."

"Well, if I go through college it will be because I'm not aware of the fact."

"Now, Fred, dear, you know you don't mean that."

"I know I do mean it. Now run along, both of you. I'm going out to call on Hal Mills."

Fred put on his hat and was presently in the street.

CHAPTER V.

FRED GOES TO WORK IN WALL STREET.

Hal Mills was Fred's New York chum.

He was two years older, had graduated the previous June from a military academy up State, and was working as messenger for his uncle, a Wall Street broker.

He expected to be promoted to a clerical position in a short time.

Hal was surprised to see Fred, whom he supposed to be at school.

"What brought you home, Fred?" he said, after shaking hands with his friend and telling him how glad he was to see him.

"The two o'clock local from Hazelwood," answered Niles.

"I didn't suppose that you walked the ties. You know what I meant."

"Oh, you want to know why I left school?" grinned Fred.

"Have you left?" asked Hal in some surprise. "Is this the same old story?"

"Yes, with variations."

"Well, if you don't take the cake I'd like to know who does. Sit down and let's hear the yarn. What did you do this time? Blow up the academy with dynamite?"

"No. Nothing so bad as that. I pulled off quite a number of harmless diversions since I went there, but the culminating exploit happened night before last."

"Let's hear what it was."

Once more Fred related how he decorated the statues, mummy, and skeleton in the academy lecture-room.

Hal listened and nearly had a fit.

"And so you were fired for that?" he said.

"I was, and reinstated this morning because a fire broke out in the professor's cottage and I saved the lives of all hands, except the servant, who escaped without any help."

"You don't say! Tell me about it."

Fred told him all about the fire.

"Say, you're all right, Fred. You can raise the old Nick when you want to, but you can also give a whole lot of people cards and spades on nerve and courage. Why did you come home? To tell the folks about your heroic conduct?"

"No, I came home because I'm through with school."

"What do you mean by that? You aren't more than half through."

"That's all you know about it. I've quit school for good,

and I'm going to hunt a job in Wall Street to-morrow morning."

"Go on! You're kidding me."

"Know anybody who wants a smart boy in his business?"

"Yes. John Switzer, of No. — Wall Street, wants a messenger. You'd last there about one day."

"Only one day, eh?"

"That's all. Switzer is a stout German of fifty. Looks like a stage Dutchman. He has a strong foreign accent, though he's been in Wall Street twenty years, I've heard. If you went to work for him you couldn't rest till you worked some trick on him and then——"

"And then?"

"You'd be fired, and fired hard, for Switzer is mighty aggressive when he gets his monkey up."

"You are sure he wants a messenger?"

"Yes. He wants one, all right."

"I'll call on him in the morning."

"I don't imagine you will."

"Why don't you?"

"Your father wouldn't stand for it."

"Don't you worry about my father."

"If he let you go to work he'd want you in his office."

"He told me that he wouldn't have me in his office for \$50,000."

"He told you that, did he?"

"That's what he did, so I'm free to go to work elsewhere."

"Did he give you permission to hunt a position?"

"No. I didn't ask for it."

"Then there'll be something doing if you apply at Switzer's and your father hears about it."

"If I catch on I won't worry about what'll happen afterward."

"Say, what do you want to go to work for? You ought to be glad that you don't have to."

"I'm going to work to get a start in life."

"A start in life! Your father will look out for that in good time."

"I'd prefer to rely on myself."

"Been reading some book on self-made men?"

"Not lately. But I believe they are the biggest successes. Look at most of our multi-millionaires. They began humbly and worked their way up the ladder."

"And you want to imitate them?"

"I think I have brains, ability and energy. That's better capital than money. A panic will sweep your money away, but it won't affect your natural qualities."

"You talk like a professor. Well, if you come down to Wall Street to-morrow, drop in and see me. You know my address."

"I'll be down, all right, and I hope to connect with Mr. Switzer."

Hal grinned.

He really believed that Fred was joking, for he couldn't see any sense in his friend wanting to go to work when he didn't have to.

However, Fred wasn't joking, and he proved it by walking into Switzer's office next morning at 9:30 and asking for the broker.

Mr. Switzer had just come, and Fred was admitted to his private room.

Hal Mills had described him very fairly when he said he looked like a stage Dutchman.

He was one of the characters of Wall Street, but there were no flies on him, just the same.

Fred lost no time in stating the object of his visit.

"So," replied the German broker, looking the boy over keenly and noting that he was good-looking, bright, well dressed and polite.

The inspection was satisfactory.

"What's your name?" he asked.

"Fred Niles."

"Where have you been working?"

"Nowhere, sir. I'm just from boarding-school."

"So," remarked Mr. Switzer again. "Live with your parents?"

"Yes, sir."

"Where?"

"No. — East Sixty-eighth Street."

"Smoke cigarettes?"

"No, sir."

"Acquainted with the financial district?"

"Yes, sir."

"Where is the Vanderpool Building?"

"Corner Exchange Place and New Street."

Mr. Switzer asked him a few other questions and then said he'd hire him on trial.

He gave Fred a general outline of his duties, took him into the counting-room and introduced him to his cashier, Mr. Briggs.

The new messenger found that there was a chair provided for him in the waiting-room, and that he was expected to occupy it when he had nothing to do.

In a few minutes Broker Switzer sent him to the Mills Building with a message.

"Let me see how quick you can execute this errand. It is important," said the German trader.

Fred was off like a shot.

About the time that he was skimming down Broad Street his father reached his office, which was on the opposite side of the way from Switzer's.

Among the letters lying on his desk awaiting his attention was a second one from Professor Harley.

Broker Niles recognizing the writer from the embossed stamp on the corner, put it to one side until he had time to read it.

About half-past eleven he found time, cut open the envelope and read the enclosure.

He was both astonished as well as gratified by the nature of the communication.

In it Professor Harley described the fire which had destroyed the upper story of his cottage, and dilated on the heroic exertions of Fred in behalf of himself, his sister, and the two little children.

"Why, the young rascal never told me a word about this fire, and what he did," exclaimed the broker to himself. "He's built of the right stuff after all, though he is addicted to making a donkey of himself sometimes. I'm proud of him, and Professor Harley seems to be proud of him, too. Well, well, he shall go back to the academy in the morn—what's this? Harley says he refused to remain at the school any longer in spite of his reinstatement. Refused, has he?" muttered the broker grimly. "We'll see about that. Got

some Quixotic idea in his head, I suppose. I'll have to drive it out again."

Fred made record time to and from the Mills Building, and Mr. Switzer nodded his approval.

He was sent out immediately with another note to a broker in the Johnston Building, and when he got back he had to take a third message to a trader in Exchange Place.

On his way back, while passing the Exchange, he encountered his father.

"Well, young man, you seem to be in a hurry," laughed Mr. Niles.

"I am," replied Fred.

"What brought you down to Wall Street this morning?"

"Business, sir."

"Business, eh? Might I inquire the nature of your business?"

"Certainly, sir. I came down to look for a position."

"Oh, you did. Is this one of your practical jokes?"

"No, sir. I was told that Mr. John Switzer wanted a messenger. So I applied for the job and got it."

"What!" roared his father.

"That's right, sir. I'm working for Mr. Switzer now."

"You're working for Mr. Switzer?"

"Yes, sir."

Mr. Niles fairly gasped.

"Have you taken leave of your senses, young man?"

"I hope not, sir."

"Do you mean to tell me that you are actually working for Mr. Switzer, the stock broker?"

"Yes, sir."

"Then you've made a fool of yourself. You must resign the position at once. You return to the academy to-morrow morning."

"Sorry, sir, but having made up my mind to work I cannot comply with your request."

"You must do as I order you to."

"I would like to argue the matter with you, sir."

"Are you going to resign or are you not?"

"I am not going to resign," replied Fred firmly.

Mr. Niles turned on his heel and entered the Exchange without another word, while Fred continued on to his office.

CHAPTER VI.

FRED RECEIVES HIS FATHER'S ULTIMATUM.

Fred was kept on the run pretty much all the time up to three o'clock, and at half-past that hour was told that his duties were over for the day and that he must be at the office a little before nine in the morning.

As soon as he was off he went over to the office of Richmond & Co., where his friend Hal Mills was employed.

He met Hal coming out of the main entrance of the building on the way home.

"Hello, Fred," he said. "I thought you were coming down this morning."

"I did come down this morning," replied Niles.

"Then you might have dropped in and seen me before."

"Couldn't do it. I was too busy."

"What did you have on the hooks?"

"Running errands for Mr. Switzer."

"Running errands for Switzer! You don't mean to say that you've actually gone to work for him?" gasped Hal.

"I have."

"Great Scott! What will your father say when he learns about it?"

"He knows about it already."

"And didn't he make a kick?"

"You bet he did, and a big one, but it didn't do him any good. He told me to throw up the job and I declined to do it."

"What did he say to that?" asked Hal, aghast at Fred's rebellion against parental authority.

"Nothing. He turned away and left me standing on the sidewalk."

"I'm afraid he won't do a thing to you when he meets you at home this evening."

"I don't care what he does. I'm not going back to the academy."

"Do you think that carrying messages is such a cinch?"

"No; but I think it is the best thing I can do for the present."

"I'll bet you'll wish you were back at school before the end of the month."

"I'll bet I won't. I'm in Wall Street to stay."

"Suppose your father calls on Switzer and requests him to let you go, what then?"

"I'll look for another position."

"If your father exercises his authority over you, you won't be able to remain in Wall Street."

"I'm ready to argue the matter with him," replied Fred.

"I doubt if he'll enter into an argument with you."

"I'm not going to try to cross a bridge before I come to it."

"Well, you have my sympathy. I hope you'll come out all right."

"I'll get along all right if my father keeps his hands off."

The boys talked about Wall Street matters and methods all the way up town in the Madison Avenue car, and parted at the corner of Sixty-eighth Street.

Fred's sisters were reading in the sitting-room on the second floor when the boy got home, and they wanted to know what he had been doing with himself all day.

He told them without reserve and they were rather staggered.

"I think you are a naughty boy to act against papa's wishes," remonstrated Myrtle.

"You needn't worry, Myrt," replied her brother.

"But I do worry. We don't want to see you get into trouble with papa."

"Think too much of me, eh?"

"Of course we do. Now promise me that you'll do as papa wants you to," she said coaxingly.

"Couldn't think of it. I'd do anything for you and Daisy except throw up the opening I've got. If father will let me alone I'll show him what I amount to."

The girls were not satisfied with the stand he had taken, and did all they could to shake his resolution, but to no purpose.

They had about given up in despair when their father appeared.

He regarded Fred a moment in silence and then told him to follow him to the library.

The interview that followed between father and son was a warm one, but Fred was just as inflexible as his father.

"You are determined, then, to remain with Mr. Switzer?" said Broker Niles angrily.

"I am, unless you will take me into your office," replied Fred.

"I told you that I wouldn't have you in my office."

"Well, you are the doctor, sir."

"Then listen to my ultimatum, young man. I am tired and disgusted with the trouble you've been giving me for the last two years. Either go back to the academy in the morning, where you've made a reputation for yourself at the last moment, and where you will have the opportunity to live down your unsavory record, or take your trunk and leave this house."

"That means I'm to get out now, I suppose?"

"You have till to-morrow morning to decide, and I hope by that time you'll come to your senses. That's all," and the broker turned to his desk.

Fred went to his room at once and spent the time till dinner getting ready for his departure.

He had no intention of deviating from his original resolution.

He was resolved to make a man of himself on his own hook since his father had given him the option of doing so or returning to the academy.

Whether the strong-willed boy was right or wrong in the course he had adopted time alone would show.

Although the receipt of Professor Harley's second letter had really warmed his father's heart toward him, the broker was very angry with the boy for asserting his independence—an independence which he did not agree with, and which he did not consider at all to his son's interest and prospects in life.

He believed that the ultimatum he placed before Fred would frighten him into complying with his wishes, and he fully expected to see the boy take the train back for the academy in the morning.

But he didn't know his son half as well as he fancied he did.

Fred borrowed \$20 from his mother after dinner, which, with the funds he had on hand, gave him a capital of about \$35.

Then he went downtown and hired a room on a side street off Madison Square.

He induced the cook to get him an early breakfast, and at eight o'clock had an expressman at the door.

Leaving brief notes for his father, mother, and the twins, he left the house with his trunk and at five minutes before nine was in his seat at Mr. Switzer's office.

The notes created consternation at the breakfast table later on.

"The foolish boy!" exclaimed his mother. "Edward, you must go to Mr. Switzer's office at once and take him away," she added to her husband.

"I shall do nothing of the kind, Ethel," replied Mr. Niles grimly. "He has seen fit to show a reckless disregard for my wishes and his own interests, so he shall learn a lesson that may be useful to him."

"But, Edward——"

"My dear, it is evident to me that force will be wasted on our son. The only way to deal with his stubborn nature is to let him have his own way. I'll wager he'll come around of his own accord before the month is up, and

Switzer is the very man to help along the good cause. He'll stand no monkey business from Fred. I know the man. He's a German and one of the shrewdest traders in the Street. He has the reputation of getting his pound of flesh out of his employees. Fred will find that his job is not a bed of roses even if he behaves himself. If he doesn't he'll discover that Switzer will handle him without gloves. On the whole, Ethel, I think this is the best thing that could have happened to the boy. He'll wake up to the stern realities of life pretty soon, and Switzer is as good a schoolmaster as he could have."

Broker Niles took a sensible view of the situation, but at the same time he did not understand his son's character.

Fred had at last awakened to the fact that he could not curb his tomfoolery at school, where his popularity egged him on to fresh misdeeds.

It wasn't because he preferred work to school duties that he went into Wall Street as a messenger, but because he believed he would be out of temptation.

In addition to that fact, he was ambitious to get ahead through his own exertions, and he rather preferred working for a stranger, from whom he could expect no special favors, than for his father.

He had a sneaking desire, too, to prove to his father that he could hoe his own row without the aid of influence.

On the whole, his purpose was a laudable one, but only an earnest, self-reliant boy could have carried it to a successful conclusion, and it is the purpose of this story to show just how Fred managed to win out.

CHAPTER VII.

FRED MAKES A DOUBLE HAUL IN THE MARKET.

Fred expected that his father would call on Mr. Switzer just as soon as he came downtown, and consequently he looked for trouble.

Nothing of the kind happened, however, rather to the boy's surprise, and the day wore away without any interference on his father's part.

Hal Mills met Fred at the Manhattan National Bank, where they both went to make a deposit of their employers' daily receipts.

"So you're still at Switzer's," said Hal.

"Yes," replied Fred.

"Has your father withdrawn his opposition?"

"No. He gave me the alternative of going back to the academy this morning or getting out of the house on my own hook. I got out."

"Go on!" ejaculated Hal, incredulously.

"That's a fact. I've taken a room at No. — West Twenty-eighth Street."

"I think you're a chump."

"You're welcome to think what you please."

"The idea of you chucking up a good thing to go to work. You must be crazy. I wish I was back at school."

"All right," replied Fred good naturedly. "Don't let's scrap over it."

"How do you like Switzer?"

"He's all right."

"Keeps you on the hustle, doesn't he?"

"He has so far."

"He makes all his people earn every cent of their wages."

"I don't find any fault with that."

"Felt like cutting up any didoes yet?" grinned Hal.

"No. I've cut such things out."

"You'd better, if you expect to hold your job."

Here Fred moved up to the receiving teller's window and put his book in.

In a few minutes he got it back minus cash and checks, and plus a credit entry.

"Wait for me outside your building," said Fred as he started off.

"All right," replied Hal.

Twenty minutes later the boys went uptown together.

Saturday came and though Fred had worked only three days and a half he received a full week's pay.

Switzer called him into his private room just before the office closed at one and complimented him on his efficiency as a messenger.

"I took you without recommendations," said the German, "because I liked your looks. You struck me as being a bright boy. I don't often make a mistake in either man or boy when I size him up. I'm not surprised to find that you have made good. Keep on as you have begun and you will find it very much to your interest. That is all."

The broker closed his desk, put on his hat and went home.

Fred was pleased with the broker's commendation and went home, too.

He sent a messenger to his home with a note to Myrtle asking her and Daisy to meet him at the Fifth Avenue entrance to the park at four o'clock.

He was there on time and soon afterward the twins came along.

Both kissed him and wanted to know where he was living.

He told them.

Then he wanted to know what his father had said with reference to his departure from the house.

Myrtle told him what their father had said at the breakfast table on the morning he took his trunk away.

"So he thinks I'll throw up the sponge inside of the month, eh? He'll find that he's wrong. I'm going to stick to Switzer and Wall Street."

"I wish you'd come back home," pouted Daisy.

"You can get along without me. You had to when I was at school," replied Fred.

"That was different. Mother is very much put out because you're working for Mr. Switzer. She's afraid that as soon as our friends find out about it they'll think it very funny that you're not at school."

"They won't find out through me."

"The servants think you went back to the academy."

"As I have no doubt mother will not like to have the truth come out, you can tell her that I won't come near the house until I am requested to do so."

Fred and his sisters remained together until six o'clock and then he went to a Broadway restaurant for his dinner.

Next morning he took an early train for Hazelwood and treated Professor Harley to a pleasant surprise.

They had a long talk together, during which he told the professor how he was working as a messenger in Wall Street and was getting on first-rate.

Professor Harley showed him a letter he had received from his father, in which the broker set forth the boy's stubborn conduct, but intimated that he guessed he would

soon tire of his strenuous experience in Wall Street, and would be glad to return to his studies.

"Father doesn't know me a little bit," said Fred. "The best school I can attend is Wall Street. I've got no time to think up any practical jokes and nobody to work them off on with safety if I did. I'll warrant that the financial district will do more for me than any school. At any rate, time will show."

Professor Harley was inclined to agree with him, and wished him every success in his new field of action.

The boys welcomed Fred in great shape and wanted to know what he had been doing since he left school.

He gave them an outline of his movements, and half of the boys wished they were in his shoes, but that was because they didn't know any better.

He dined with the professor and his sister and returned to New York about dark.

The month passed away without Mr. Niles perceiving any indications of a change of heart on Fred's part.

He saw his son on the street several times, but did not stop him.

His plan was to let the boy severely alone in the hope that Fred would weary of his Wall Street experience and surrender voluntarily.

One day Fred heard two of the clerks talking about a rise in L. & M.

One of them had bought ten shares of the stock and was advising the other to do the same.

"It's a sure winner, old man," he said. "It's bound to go up fifteen or twenty points, for I heard Switzer say so to a customer, and Switzer is keen on the scent of a rising stock. I wouldn't be surprised if he was long himself on 10,000 shares."

Fred heard considerable more and the conversation set him thinking.

He had \$50 stowed away in an inside pocket.

That would get him five shares of the stock on margin, and he knew a little banking and brokerage house on Nassau Street where he could buy as low as five shares of any stock on the list on margin.

No regular broker would bother with such a small transaction, that is why the little bank in question flourished, and had a crowd of customers, largely composed of junior clerks and messenger boys, on its books.

The chance of making fifteen or twenty dollars profit on each share of L. & M. stock he was able to buy was very enticing to Fred.

He thought the matter over that afternoon up to the time his work was over for the day and finally decided to risk his \$50.

So, on his way home he stopped in at the little bank and bought the five shares.

The very next day he noticed by the quotations on the tape that L. & M. had gone up to 54, which was two points higher than the price he paid for it.

And it continued to go up during the balance of the week until it registered at 60 on Saturday noon, when the Exchange closed.

"If I sold out now I'd make \$40 profit, less commissions," he said to himself. "I guess I can afford to hold on a while longer. It looks as if it might go up ten points more easily enough."

On Monday the brokers began making a break for L. & M.

It was in big demand at the Exchange, but the supply was not equal to the call, and so the price took on a boom and at three o'clock roosted at 68.

Next day amid great excitement it went to 75.

Fred saw the figure on the tape.

"I guess I'd better take that as a tip for me to sell," he said to himself. "I heard one of the clerks say that it isn't well to wait for the last dollar in a stock deal. You never can tell when the bottom will fall out of the boom and then if you're long on the stock you're likely to find yourself in the soup."

Accordingly the next time Fred was sent out with a message he ran up to the little bank and ordered his five shares sold.

It was done inside of fifteen minutes at 75 3-8.

Next day Fred went to the bank to find out how he stood, though he had figured it out pretty correctly himself, and received his \$50 deposit back together with a profit of \$23 a share, or \$115 on the five shares.

L. & M. was still hovering around 75.

He had heard a broker say to another that it was bound to get on the toboggan in a day or two at the outside, as it was already top-heavy.

From that Fred believed that it would be a capital idea for him to sell fifteen shares short.

With this idea in his mind he took \$150 of his money and made the deal with the margin clerk before leaving the window.

"So you think the price is going to take a slump, eh?" grinned the clerk.

"I don't think it will go much higher. I think the people who are buying it at present figures are chumps."

"There are a lot of chumps then," replied the clerk.

"I hope I'll never be one," replied the boy, taking up the memorandum of his new deal and leaving the bank.

An hour later there was a crash in L. & M.

Somebody threw big blocks of it on the market, and the price went to pieces.

A small panic ensued on the floor of the Exchange.

The late buyers suddenly became sellers in a frantic effort to save themselves.

There was uproar and excitement to burn, and Fred saw some of it when he was sent to the Exchange with a note for a broker.

And while he stood waiting for the trader to show up at the rail he saw the price of L. & M. slaughtered right and left.

"That's fine," grinned the boy, thinking of the dollars he was making out of the slump.

"Fine!" said another messenger beside him. "Why, hundreds of people are losing money hand over fist. What is there fine about it?"

"And the shorts are making money hand over fist," replied Fred. "So you see it doesn't make any difference which way the cat jumps, somebody is bound to benefit by it."

He had put up \$150 as a guarantee that he would deliver fifteen shares of L. & M. at 75.

It was now to be had for 65, if he wanted to cover, at a profit of \$10 a share.

But as Fred figured that it would be lower before it would be any higher he made no effort to buy in the fifteen shares he had engaged to deliver.

Next morning the slump was arrested around 59, and the price began to go up again.

Fred managed to get to the bank and leave an order to buy the fifteen shares at the market.

The bank's representative got them for 59 3-4, and Fred cleared \$225 on his short deal.

On both deals his profits amounted to the total sum of \$340, and after he had cashed in he found that he was worth \$400.

CHAPTER VIII.

FRED'S TIP OFF THE TAPE.

"Talk about easy money," he chuckled as he looked at his little wad. "That \$340 is the easiest money I've made since I've been in Wall Street. I don't wonder my father is rich. He must run against many a cinch of this kind, and it will be a cold day when he doesn't freeze on to all that comes his way. I'd be a fool not to do likewise when I got the chance. I wonder what my father would say if he knew what I've made. Not that it's such a large sum, but it's a whole lot to make out of an investment of \$50."

Fred had not been a month in Switzer's office before he was thoroughly posted about operations going on in Wall Street.

He was quick to take note of everything going on around him, and what he learned he retained.

He had done his work so well that the German broker was delighted with him.

The trader told all his friends that he had the finest messenger in the Street.

"I took him without reference because I know a good boy when I see one," said Switzer with a complacent smile.

"You're lucky," returned one of his acquaintances. "How did you get such a jewel?"

"He walked into my office at a time I wanted a boy badly and asked me for the position."

"Then he knew that you wanted a messenger?"

"Yes. He heard so from somebody."

"What's his name?"

"Fred Niles."

"Niles, eh? A namesake of Edward Niles, who has an office across the street from you. No relation, I presume?"

"I never asked him. It's a matter of no importance to me whether he is or not. I wouldn't change him for any boy in the Street."

"He must be a dandy when you're so pleased with him. If I remember right you always had some fault to find with your other boys."

"Yes. Some were lazy, some careless, and not one-half as good as the one I have now. I'll make a broker out of him if he stays with me."

One day, not very long after his success in L. & M., Fred, while out on an errand, overheard two of the heaviest operators in Wall Street talking in a low tone of voice about a syndicate that had been formed to corner B. & O. shares and force a boom in the price of the stock.

"You watch your ticker, Graham," said one, "and when

you see B. & O. listed at 82 it will be a tip for you to pile in and buy up as much as you can handle. Understand?"

That was all Fred heard, but it was enough to excite his anticipations of a chance to make some more money in the market.

"It's clear to me that a big deal is on the tapis," he said to himself, as he hurried along the street. "I think I can't do better than watch our office ticker whenever I get the opportunity, and when I see B. & O. going at 82 to jump in and buy 40 shares of it."

He carried out this resolution and a day or two later he saw a quotation of B. & O. on the tape at 82.

"That's my tip," he said. "Now if I could get out I'd put up my \$400 on the stock."

Fifteen minutes later he was sent with a message to a broker in the Astor Building.

On his way back he made a flying visit to the little bank on Nassau Street and left his order for 40 shares of B. & O. at the market.

As the market continued at 82 the rest of that day the shares were bought at that price.

Next morning a couple of brokers came in to see Switzer, and Fred heard all three talking about B. & O.

One of them told the German trader that Broker Niles was buying the stock whenever it was offered, and he guessed that Niles was acting for some pool that wanted the shares.

That afternoon B. & O. went up a point.

Fred met Hal Mills at a quick-lunch counter shortly after three.

"Ever take a shy at the market, Hal?" he asked his friend.

"No. Haven't got the price."

"Why don't you save up your money? It only takes \$50 to make a start."

"What will I save it out of?"

"Why, your wages. You live at your uncle's and it doesn't cost you a cent."

"I only get \$6. It takes all that to hold up my end with the boys."

"What would you do if you had to pay board?"

"Blessed if I know. I'd have to stay in the house nights, like the man who had only one shirt and had to lie abed when it was washed."

"Couldn't you put aside \$1 a week?"

"I couldn't put aside a cent. I'm always broke when Saturday comes around."

"You ought to save \$100 a year."

"I ought to save—my grandmother. How much do you save, smarty?"

"Oh, you don't expect me to say anything when I've got to pay room rent and for my meals. If I was living home it would be different. However, I managed to scrape enough together to make a deal a short time ago."

"You never told me about that before. How did you come out?"

"I made \$340 clear cash."

"The dickens you did!"

"I did. I bought L. & M. at 52 and sold it at a fraction over 75. After I had closed the deal out I sold fifteen shares short, and when the stock fell back to 59 I made

a second profit. Now I've gone in B. & O., and if I don't make \$500 it will be because my luck has gone back on me."

"Well, don't let Switzer get on to the fact that you're bucking the Wall Street tiger or he'll read you the riot act."

"I sha'n't take the trouble to enlighten him. I wouldn't tell anybody but you. I don't expect that you'll give me away."

"I should say not. What would I do that for?"

"Well, I'm sorry that you haven't \$50 to put up on B. & O., for you would surely double your money easily enough."

"How do you know that I would? I think there is more chance of me losing the \$50."

"Not at all. I got hold of a tip on B. & O."

"How?"

Fred explained how the tip came his way.

"I should judge that there's something in that," admitted Hal. "You're getting pretty wise since you settled down in the Street."

"I make it my business to keep track of things. I expect to be a broker some day. Maybe I'll have to take my father's business over when he retires. At any rate, I figure that I can't learn the ropes any too quickly."

"You're right in doing that, for you have a wealthy father to back you in business when the time comes."

"I hope by that time to be able to back myself. At any rate, that's what I'm aiming at."

"Don't talk foolish. You'll never be able to save a tenth part of the amount you would need for a proper start. You can't carry on a stock brokerage business on nothing."

"That's right; but still I've heard that some of the Curb brokers are making a pretty good bluff to hold their heads above water."

"You're not looking to be a Curb broker—not with the prospects of getting your father's seat in the Exchange and his business to boot."

"It would give me a heap more satisfaction to accumulate enough money to buy my own seat in the Exchange."

"Not much danger of your being able to do that," laughed Hal.

"How do you know? I've already made \$340 off of a \$50 bill, and I expect to add to that through the deal I'm in now. Nothing is impossible in this world if you go to work about it in the right way."

Hal looked at his friend for a moment or two before he spoke again, then he said:

"Do you know, Fred, I'm beginning to wake up to the fact that you are a blamed sight smarter fellow than I ever took you to be before. I wouldn't be surprised if you came out on top of the heap all by yourself. You seem to be made of the right kind of stuff. It would be a good joke on your father if you made your way ahead without any help from him at all."

"That's just what I mean to do if he will continue to keep his hands off," replied Fred with a sagacious wag of the head.

CHAPTER IX.

FRED'S NERVY LEAP.

On the following day Fred saw by the ticker that B. & O. was getting active.

It gradually went up a fraction of a point at a time until it reached 84, about the closing hour of the Exchange.

"Well, \$80 isn't such a bad profit for one day," thought Fred as he looked at the last quotation. "That's eighty times as much as I've earned to-day by wearing off a lot of shoe leather for Mr. Switzer. I don't wonder that the Street is full of 'lambs' trying to make easy money. There is no place like Wall Street for making money quick, and losing it a good sight quicker, too."

B. & O. wasn't the only stock on the list that appeared to be going up, but it was the only one in which Fred had confidence that it would turn out a winner.

The entire market showed buoyant tendencies, and that fact made business pick up in the financial district.

Hundreds of people were watching the market reports nearly every day of their lives, and when they saw prices stiffen they hastened downtown to invest their money on margin in the hope of making a coup.

The next time Fred went to the Exchange he looked around for his father and saw him at the B. & O. pole.

He seemed to be buying the stock whenever any of it was in sight, and Fred was satisfied that his father was working in the interest of the syndicate.

That day B. & O. went up two points more, and the young messenger figured that he was another \$80 to the good.

"I wish I had 1,000 shares of that stock, then I could make money hand over fist. I tell you it's the big moneyed men like father who coin the ducats down here. Myrtle wrote me that he'd bought a new \$8,000 automobile. I wonder whose coin paid for it? One of these days I'll have an auto myself, and the first trip I take in it will be down to Hazelwood to give Professor Harley, Mrs. Morgan and the kids a ride about the country."

B. & O. continued to advance, and being a gilt-edge stock, soon attracted a whole lot of attention from the brokers.

The most astute traders scented a pool behind it and began to get on the band-wagon.

At the end of a week it was going at 94, and Fred began to consider the advisability of selling out.

He overheard a bevy of brokers say that it was sure to go to par, that is, 100, and on the strength of their opinion he held on, hoping that their judgment would prove to be correct.

The market was favorable to further rises all along the line, and the excitement kept up around the B. & O. stand-ard helped to push it upward.

Inside of twenty-four hours B. & O. touched 99.

"Are you holding on to your B. & O. yet?" asked Hal when he met Fred on the street.

"Sure thing."

"It's up to 99."

"I know it."

"What did you say you bought it for?"

"Eighty-two."

"And you've got 40 shares?"

"That's correct."

"Gee! You'll make a wad of money if you get out all right. When are you going to sell?"

"To-morrow, I guess. It will be up to 100 in the morning."

"How high do you expect it to go?"

"Couldn't tell you. If I knew I'd have a dead cinch on the situation. It is easy enough to buy a stock on the rise, but the puzzle is when to sell for the best results. If you get out too soon you feel like kicking yourself for losing the profit you might have had."

"But if you hold on too long you're a good deal worse off," interrupted Hal. "I think a bird in the hand is worth two in the bush."

"I agree with you; but when the birds in the bush seem to be so close that you think you can just reach them you hesitate to give up the chance to grab them."

"That's why so many people go broke down here. The birds in the bush always appear to be just within their reach, but somehow or another they fail most of the time in landing them."

Next day Fred decided that he'd sell out anyway and make sure of what was coming to him.

B. & O. was going at 101 3-8 when he gave his order in to the margin clerk at the little bank, and that was the figure he got for it.

Subsequently the stock jumped to 105.

He saw the figure on the tape, and for a moment he regretted that he had sold out.

However, he had made a matter of \$760 on the deal, raising his capital to \$1,150, and he decided that after all it was better to be on the safe side, for he might not be in a position to get rid of his shares if he had to do so in a hurry to save himself.

That afternoon while Fred was sitting in the waiting-room Switzer came in with a japanned brass-bound box in his hand.

It had his initials, "J. S.," painted on it in gilt letters.

"I'd like to own what's in that box," said Fred to himself. "I suppose it contains a lot of valuable bonds."

Fred was right in his surmise.

The box contained twenty D. & G. bonds, whose market value was \$1,100 each.

The bonds didn't belong to Switzer, however, but to a customer who had pledged them with him for a loan.

The customer had notified Switzer that he would call at three o'clock to redeem his property, so the trader got the box out of his safe deposit vault where he was accustomed to keep his securities and brought it to the office.

Switzer hadn't been in over five minutes when a dapper, smoothly-shaven young man called and asked for him.

Fred asked the visitor his name and business.

"My name is Frank Moss, and I came to see about buying some bonds."

Fred went inside and told Mr. Switzer, and the broker said he'd see the caller.

Accordingly the young messenger showed Moss into the private office.

In a few minutes Briggs, the cashier, called Fred to his desk and gave him a certificate of stock to take in to Switzer.

As the boy opened the door he was startled by the sight he saw.

The dapper young visitor had one of his arms, with a strangle hold, around the German broker's neck, while with the other he held a handkerchief pressed tightly against Switzer's face.

Fred uttered an exclamation and the young man looked up.

He dropped his hold on the broker's head, grabbed the brass-bound box containing the bonds, and made a dash for the door, striking Fred with the box and knocking the boy down.

The whole thing was done so quickly that Fred was taken by surprise, and the daring thief was out of the private room before the messenger could make an effort to prevent his retreat.

Fred, however, was a youth who did not easily lose his presence of mind.

He sprang to his feet, dropped the certificate of stock on the rug, and started after the dapper young man as he vanished through the outer door into the corridor.

The thief, realizing that he would be instantly pursued, did not dare take the chances of waiting for an elevator, but dashed for the wide staircase.

On the floor below two charming young ladies had just alighted from an elevator and were walking toward the door of an office the sign of which read "Hunter & Co."

The girls were about seventeen years of age, and were handsomely dressed.

They were talking gaily together.

Just as they were about to enter the office they were bound for they heard a rapid pattering of feet on the stairway leading up to the next floor.

Presently a smoothly-shaven young man, carrying a small brass-bound case, came bounding down the stairs.

As the girls turned to look at him they were startled by the sight of a hatless boy flying towards them through the air.

This was Fred Niles, taking a remarkably short cut—a twenty-foot jump—in a desperate effort to cut off the flying thief with the japanned box.

CHAPTER X.

FRED MAKES THE ACQUAINTANCE OF TWO CHARMING GIRLS.

The girls uttered a half-suppressed scream, for Fred's feat was certainly an unusual and startling one.

The athletic boy alighted on his toes and then slipped full length on the marble floor.

The thief tried to take advantage of the chance to slip past the fallen boy, but Fred was up in a twinkling, reached for and grabbed him by the arm.

The smooth-faced young man struck viciously at him in an endeavor to shake off his hold.

Finding that impossible, and as seconds counted with him, he dropped the box and grappled with the brave boy.

In a moment they were struggling and rolling on the floor, while the girls regarded the performance with not a little consternation.

The thief was about as spry as Fred himself, and he was desperate, too.

He succeeded in striking the messenger a heavy blow in the face and springing to his feet.

As he reached for the box Fred grabbed him by one leg.

The fellow kicked the boy in the chest, sprang back out of his reach, and seeing that he could not secure the box without doing something extraordinary, he suddenly seized the foremost girl and tried to throw her on Fred.

Of course she screamed loudly, and the effort she made to escape the crook gave Fred time enough to get on his feet again.

He sprang at the thief and struck him in the eye, tearing the girl away from him.

Then he seized the fellow, just as a clerk came running out of Hunter & Co.'s office.

Fred managed to trip the rascal up and they fell in a heap on the marble floor.

The thief struck his head so hard that he lay dazed and helpless.

The boy immediately called on the clerk, who was an astonished spectator of the scene, and requested him to help secure the man, explaining that he had stolen the brass-bound box from Broker Switzer's office.

Together they forced the rascal back upstairs to the scene of his crime, where they found Briggs bending over his employer and trying to bring him to his senses.

Fred explained the situation to the cashier, who told the boy to telephone for an officer to arrest the crook.

"There's the box the fellow tried to get away with," said Fred, laying it on the broker's desk. "You'd better take charge of it, Mr. Briggs."

"All right; I'll look out for it," replied the cashier.

Fred then went and 'phoned the circumstances to the nearest police station, and the man at the other end of the wire said he'd send a couple of officers to take the prisoner into custody.

The office was naturally thrown into considerable excitement when the facts were circulated through the counting-room.

In the midst of the confusion the owner of the bonds came in to get them.

Nothing could be done about the matter until Switzer was fully recovered.

He was coming around fast, however, as he had only been partially doped by the drug with which the handkerchief had been soaked.

He was pretty near himself again when the policemen arrived.

The prisoner remained silent the whole time he was held in the room, but when he looked at Fred the expression of his face was not very pleasant.

The news that there was trouble in Switzer's had got around the floor below, and several of the brokers who were in at the time came upstairs to see what was in the wind.

Fred told them how the thief had called to see Mr. Switzer, and how he had caught him assaulting the broker.

"Before I could interfere, the rascal snatched up the box, smashed me in the face with it, and skipped out into the corridor. I followed and saw that he was going down by the staircase. Fearing that I wouldn't be able to overtake him before he might manage to give me the slip on one of the lower floors, I tried to head him off by taking a flying leap from the turn of the stairway to the next floor. In this way I just managed to block his escape. Then we grappled, and I had the time of my life trying to prevent him from getting away from me, for he was both strong and as slippery as an eel."

One of the officers put handcuffs on the rascal, and it was arranged for Fred to go with them to the station to make the charge in due form.

The crook gave his name as Frank Moss, but this was subsequently found to be a false one, assumed for the occasion.

He was locked up in a cell until removed with other prisoners to the Tombs.

When Fred returned to the office he found Switzer all right again and waiting for him.

The japanned box, the cause of the trouble, had been taken charge of by the police, and the owner of the bonds was unable to recover them until the case had been disposed of.

The charge made against the thief was grand larceny, and though he had no idea of the value of the contents of the box he would, if convicted, be punished just the same as if he had known what he was trying to get away with.

Switzer told Fred to sit down and repeat his story to him, though he had already had the facts from his cashier.

When the boy had concluded the German trader shook him by the hand and complimented him on his presence of mind and swift action.

"There was \$22,000 worth of negotiable bonds in that box, Fred," he said. "Had the rascal got away with them I would have had to make the amount good. You have saved me that amount of money, and to show you that I appreciate your plucky conduct in my interest I will make you a present of \$1,000."

Fred was astonished at his employer's liberality.

He was generally regarded as a close man with money, and seldom failed to get one hundred cents' worth of service for every dollar he expended.

"I don't expect you to give me anything, Mr. Switzer," said Fred. "I guess I only did my duty in trying to prevent that fellow getting away with any of your property."

"That's all right," replied the broker, drawing his check-book to him. "I regard your service as something out of the common, and as you saved me so much money it is only fair that I reward you. It will encourage you, and I shall lose nothing by it."

"I am very much obliged to you, Mr. Switzer," said Fred as he accepted the check. "I shall endeavor to prove worthy of your high opinion of me."

The broker nodded, put on his hat and overcoat, and left the office.

Fred did the same, as it was long after his quitting time.

The elevator stopped at the floor below and took on the girls who had been accidentally involved in the incident in which the young messenger had played so stirring a part.

Fred looked at them and then lifted his hat.

They smiled and bowed to him.

"I hope that man didn't hurt you any when he grabbed you, Miss——" looking at the brighter of the girls.

"No, he did not, but he frightened me a good bit. I am very much obliged to you for releasing me from him," she added.

"You are quite welcome," said Fred politely.

"If you don't mind telling us the particulars of the trouble we should be glad to hear them," said the young lady as they all stepped out in the corridor below. "All we could understand was that the man was a thief who had taken that japanned box from your office on the floor above."

Fred told them how the rascal had called at the office like

any visitor, and after having been shown into the private office had attacked Mr. Switzer, and then tried to make his escape with the box of bonds.

"I chased him, and finding that he stood a chance of eluding me I took that leap into the corridor below," said Fred.

"My, but you did startle us, coming down through the air the way you did," said the girl laughingly. "What a wonderful boy you are, and how courageous!"

"Oh, I'm used to athletic exercises, though I can't say that I ever executed such an impromptu feat before. I just did it on the spur of the moment."

"You might have hurt yourself severely."

"That's true, but I didn't stop to consider the risk I ran. I considered it my duty to catch that rascal, and I'm glad to say that I succeeded."

"Well, I shall have something to talk about when I get home," said the girl. "We are very much obliged to you for telling us all about the affair. Perhaps you would let us know your name?" she added, a bit shyly.

"Certainly. My name is Fred Niles."

"Niles! Are you any relation of Mr. Niles, the broker, across the street?"

"Yes. He is my father."

"Is it possible!" she exclaimed in surprise. "My father is well acquainted with him."

"Indeed! May I ask your name?"

"Mildred Hunter."

"And Broker Hunter upstairs is your father, I suppose?"

"Yes. Let me introduce my friend, Miss Tessie Olcott."

Fred bowed to the young lady, and she returned his salute.

"I am glad to know you both," he said, "and I hope I may have the pleasure of meeting you again."

"I hope so," replied Miss Hunter with a smile. "I think we will go home now, Tessie," she said, turning to her friend.

"I should be glad to see you as far as Broadway if you are going in that direction," said Fred, anxious to improve his acquaintance with the broker's daughter.

"We would be pleased to have your escort," she answered.

So Fred walked with them as far as Broadway.

"We are going to take the Madison Avenue car," she said when they reached the corner.

"Then, if you have no objection, I will walk with you to the post-office," he said, glad to continue awhile longer in their society.

The girls had no objection, in fact, were rather pleased to have such a nice-looking young man with them.

Fred placed them aboard a car and wished them good-bye.

"By George! What a stunningly pretty girl!" he breathed as he stood looking after the car. "I must know her better if there is any way of doing it."

Then he boarded a Broadway car for uptown.

CHAPTER XI.

FRED GETS WISE TO A BOOM IN S. & O.

The late afternoon papers had an account of the incident in which Fred had figured in such a brilliant manner.

A reporter had gathered the details from Mr. Briggs, and

Fred got full credit for capturing the thief in a novel fashion.

When Broker Niles went to his club that evening one of the members showed him the story in the paper and asked him if the hero of the affair was his son.

Mr. Niles read the article and admitted that the boy mentioned was his son.

"How is it he's working for Switzer, the broker? I thought he was preparing for Yale."

That was an embarrassing query for the big trader to answer, but he got out of it by stating that Fred had taken the position only temporarily and for a purpose.

He sent one of the attaches of the club out to get a paper containing the story, and when he went home that night he showed it to his wife.

"Fred is certainly a corker for doing strenuous things," he said, with a feeling of pride in the boy, "but I'm afraid his getting into the limelight is going to cause us some embarrassment. People will want to know why he's working for Switzer when he ought to be at school."

"I've been dreading this discovery ever since he persisted in taking that position downtown. You ought to take him away from Mr. Switzer and insist that he go back to the academy," said his wife. "You were so certain that he would get tired of Wall Street inside of a month that you consented to let him run his length. Now two months have gone by and I haven't seen any signs of his giving up his position. Really, Edward, I think it is high time that you asserted your authority."

Next morning Mr. Niles's messenger carried a note to Fred requesting him to call at his father's office when he was through for the day.

Fred called at half-past three.

His father was engaged with three gentlemen on important business and he had to wait.

There was nobody in the waiting-room, and Fred sat down to await his father's pleasure.

In a little while Mr. Niles came out on his way to his cashier's desk.

He saw his son, shook hands with him, asked him how he was, and then said he'd see him in a short time.

When he went back he inadvertently left the door slightly ajar.

Fred's chair being close to the door, the boy heard much that was going on in the room, for the men spoke in their ordinary tones.

It didn't take him long to discover that a pool had been formed to boom S. & O. shares, and that his father had been selected to do the buying.

Fred listened to snatches of the conversation with much interest, for he knew that a valuable tip was coming his way.

Finally the party broke up, and by that time the young messenger had his own plans outlined for getting in on the deal on the ground floor.

He also learned at about what figure the pool expected to start in to unload if things went their way all right.

After the brokers had left his father called him in and had a serious conversation with him.

He wanted the boy to resign from Switzer's office and return to the academy.

Fred respectfully but firmly declined to do so.

"You gave me the alternative of going back to school or getting out of the house," he said. "Well, I got out and I mean to stay out for the present. I'm doing better than I expected, so I don't care to make any change. I've forgotten all about my practical joking propensities, and they say it's always well to let a sleeping dog alone. As a student at school I was always giving you more or less trouble and cause for worry. As a messenger in Wall Street I'm not giving you any that I know of. You let me alone, father, and I'll come out at the top of the heap, and make you proud of me; but if you butt in, as I admit you have a right to do, I won't answer for the consequences."

Mr. Niles had the worst of the argument all the way through, and he finally told Fred that he was very sorry that they seemed to be unable to come to a satisfactory agreement.

"If you do not return to the academy pretty soon you'll either have to have a private tutor to help you make up lost time, or you'll have to give up all thoughts of going to Yale, and that will be a great disappointment to me," said his father.

"At the present moment I have no expectations of going to Yale. Should I change my mind I'll let you know," answered Fred.

"But you ought to go there," insisted his father.

"I don't know. You can spoil a good mechanic by trying to make a professional man of him. Yale College might do me more harm than good. I've got an idea that I'm in my right groove now. Don't try to queer me, father, for if you do the responsibility will be on your head. I think it's unfair to a boy if he happens to be a round peg to force him into a square hole—he won't fit."

Mr. Niles couldn't help being somewhat impressed by his son's reasoning, which was direct, sensible, and to the point.

The broker, however, suggested that Fred return home, at any rate.

"I will consider the matter," he replied. "Give mother and the girls my love."

Father and son then shook hands and Fred left the office.

Next day he took all his money but \$150 and put it up on margin on an order for 200 shares of S. & O., at 62.

Some days passed before there was any movement to speak of in the price.

Broker Niles was going about quietly among the different brokers buying up all he could find.

When he had secured all that he could locate in this way he started in to buy in the open market.

Before long it was noticed that the stock was scarce, and that fact led others, who scented the formation of a corner, to bid for the stock.

As a consequence the price gradually advanced until it reached 66, where it anchored for a couple of days.

Fred kept watch on the stock as a matter of course, for he was interested to the extent of \$2,000, and when it reached 66 he easily figured that he was about \$800 to the good.

Within a day or two there was some more excitement around the S. & O. pole as the price began to jump upward once more.

Brokers gathered around and tried to buy some of it, but found that it had all been cornered.

The moment that fact began to be suspected general attention was attracted to the stock.

The newspapers began printing all kinds of stories about it.

This served to whet the appetite of the outside public, and they began flocking to Wall Street in shoals.

It seemed as if every broker or his representative who came on the floor had his pockets filled with buying orders for S. & O. shares.

Whether they had or not, they couldn't get the stock.

The result was the boom set in and bids as high as 75 were made for S. & O.

On the next day it was up to 81, and on the day after it was quoted on the tape at 87 3-8.

As Fred had heard the leading broker in his father's office on the afternoon he got the tip say that the syndicate expected to unload between 85 and 90, he lost no time in ordering a sale of his shares.

They were eagerly snapped up at the price above mentioned, and Fred figured up his profits on the deal at \$25 a share, or \$5,000 altogether.

This raised his capital to a little over \$7,000.

He met Hal as he was coming from the little bank.

"Just made another haul in the market," Fred told him.

"On what?"

"On S. & O., of course. Everybody seems to be interested in that these days."

"How much did you make this time?"

"I made enough to keep me for awhile if I quit work."

"You're a lucky boy. I wish I could make a stake myself."

"Wishing won't do it. You'll have to save your money till you get enough to put up on a margin deal. By the way, I had an interview with my father about ten days ago. He tried to get me to quit Wall Street and go back to school, but I could not see it. Finally he told me to come back to the house anyway."

"Why don't you go?"

"Because having started out on my own hook, I want to keep it up till I have won enough success to prove the point I'm aiming at."

"Gee! But you're different from most boys. You've cut yourself off from a whole lot of fun."

"I'm thinking of business now, not fun."

"All work and no play makes Jack a dull boy."

"That doesn't apply to me. I'm not working any more than you."

"But you're keeping yourself under cover."

"Not as much as you think. I've got an object to accomplish, and I'm going to put it through. Come, now, you'd better run along, or your uncle will give you a raking for staying out too long."

CHAPTER XII.

FRED GETS ON TO A CORKING TIP AND PLAYS IT FOR ALL IT'S WORTH.

By this time most of the brokers knew that Edward Niles's son Fred was working as messenger for Switzer, and they rather wondered at it.

Switzer also learned, for the first time, that his new boy

was the only son of the big trader on the other side of the street.

The news certainly surprised him, but he did not mention the matter to Fred.

He could only account for it on the ground that there was friction between the boy and his father.

Fred was occasionally stopped on the street and asked how he liked working for Switzer.

"First-class," he replied, in a tone that showed he meant it.

"How did you come to go to work for him?" asked one curious broker.

"Heard he wanted a messenger and applied for the job."

"I should think you'd prefer to work in your father's office."

"My father has no opening," was the way Fred accounted for the matter.

"Oh, he could make an opening. But I don't see why you're working, anyway. I understood your father to say that you were preparing for Yale."

"Did anybody tell you I was not preparing for Yale?"

"No; but the fact that you're working down here doesn't look as if you were."

"Appearances do not always count," laughed Fred, who did not want to embarrass his father any more than he could help.

The curiosity of the traders about Fred did not last over a few days, and then they forgot all about him.

One afternoon late in the spring Fred walked over to the ticker in his office while he was waiting for half-past three to come.

On looking at the tape he noticed that M. & N. stock was pretty active.

Thousands of shares had changed hands that day at rising quotations.

"I wonder if there's a boom on in that?" he asked himself. "Looks like it, but you can't always tell from what's going on in the Exchange. It may be only a temporary flurry. I must try and find out if there's anything in it."

At that moment Switzer's bell rang.

Fred went in to see what the trader wanted.

"Take this note over to Blucher and get an answer," said the German.

"Yes, sir," and Fred was off like a shot.

Blucher's office was in the Pluto Building, on Broad Street.

He was busy with a big customer when Fred got there, and the young messenger was told to wait.

"Take this note in to him," said Fred to the office boy. "It's important."

The boy took it in, while Fred stood waiting close to the door, which the youngster failed to close tight.

"You've simply got to start in to-morrow morning as soon as the Exchange opens and break the price, Blucher," Fred heard a voice say. "We haven't got half the shares we want, and we can't afford to give 68 for it. I cut Switzer off an hour ago, and told him to get further instructions from you after the Exchange closed."

"Here's a note from him now asking for instructions. What shall I tell him?"

"Tell him to begin buying again as soon as you have got M. & N. down to 60, and to be careful not to start another

upward movement. We don't want the stock to boom till we've collared the bulk of it at low figures."

"How high do you expect to be able to send it when the boom is on?"

"Eighty or over. Our plans are to unload between 80 and 85. It ought to go to 90 while we're doing it. That will be your part of the business when the time comes."

"I understand. All right. Switzer's messenger is outside. I'll write the note now, and then make my plans to bear the stock in the morning."

In a few moments the office boy brought out the note for Fred to take back.

"Gee! But I've got hold of a fine tip," muttered Fred as he hurried back to his office. "I know what I'll do. I'll leave an order with the bank on my way uptown to sell 700 shares of M. & N. short at the market first thing in the morning, with instructions to buy the stock in to cover at 60. It looks like a cinch. At any rate, I'm ready to take the risk."

Half an hour later Fred was standing before the margin clerk's window of the little bank giving in his order.

"Say, you're getting to be a plunger, Niles," said the clerk. "Seven thousand dollars is a whole lot of money for a boy like you to risk."

"That so?" replied Fred coolly. "Well, don't you worry. It isn't your money."

"You must be working on a tip."

"Why so?"

"You seem to know, or have an idea, that M. & N. is going to drop to around 60. Now it's been rising all the afternoon, and the general opinion seems to be that it is going higher."

"I'm not bothering my head about the general opinion. People who base their hopes on the general opinion frequently get left."

"Then you have got a tip?"

"I didn't say I had. Give me credit for a little brains, will you? I think M. & N. has gone as high as it's likely to go, and I'm putting my coin up to back my views. That's the way I do business."

"Oh, that's it, eh? Well, I hope you'll come out all right; but I wouldn't take the chance you're doing the way the market looks, unless I had a tip to the contrary. You must have money to burn."

"No, I haven't got money to burn. I'm simply trying to get money the best way I know how."

The bank's broker sold 700 shares short for Fred's account next morning at 68, and ten minutes later the price broke under Blucher's tactics, and there was excitement to burn in the Exchange.

Blucher found himself up against a stiff array of bulls, and he had his hands full beating down the price, but he got it to 60 by eleven o'clock, and put the bulls to temporary flight.

At that figure the bank's representative bought in the 700 shares to cover the previous sale, and so Fred cleared in one hour a profit of about \$5,300, after commissions were deducted.

Fred dropped into the bank about noon, by which time M. & N. had recovered to nearly 62, and finding out that the deal had been put through according to his instructions he

told the margin clerk to use the money in buying him 1,200 shares more of M. & N. at the market.

It was bought at 62.

"I'm going to make a haul this time for fair," said the young messenger to himself, "for I know just what the syndicate plans are. Of course if the pool should go to pieces I'll go down in the wreck with them. That's a chance I'll have to take or cash in at a lower profit than I believe is in sight. That will be a matter for me to consider within the next few days."

As M. & N. showed indications of rising again under Switzer's buying, Blucher jumped in again that afternoon when the price reached 66 and beat it down to 62.

These tactics continued until the syndicate got hold of as much stock as they wanted, then Switzer was instructed to set the ball rolling, and he began to bid for M. & N. at higher figures.

That started the boom.

Fred watched the battle whenever the chance came his way, and when the price reached 80 he sent a written order to the little bank to sell his holdings, as he couldn't get there in person to attend to it, for Switzer's cashier was keeping him on the jump with messages, and it wouldn't do for him to lose any of his employer's time attending to his private business.

The little bank accepted the order, comparing his signature with that on the original order, and his shares were sold for a fraction over 80.

His profit on the deal footed up \$21,500, and raised his working capital to \$34,000.

"I think I could open my father's eyes if I wanted to show him what I've done with a \$50 start," said Fred, rubbing his hands gleefully together. "He'd wake up to the fact that he isn't the only smart member of the family. I reckon I could buy an \$8,000 automobile now if I wanted to, and have a whole lot of money left. I'll bet the boys down to the Hazelwood academy would have a fit if they learned that I have made \$34,000 in Wall Street since I left school. The whole bunch would want to come here and try their own luck."

That night he told Hal that he'd made some more money out of the market.

"You must have quite a wad by this time," said Hal, "for I haven't heard of you losing anything so far."

"I'm not saying anything about my losses if I have had any," replied Fred.

"I suppose there is no use of me asking you how much you've made since you've been in Wall Street?"

"No. I'm keeping that interesting fact to myself. When I get to be a millionaire I'll let you know."

"That won't happen for a good many moons yet, I guess," grinned Hal.

"You're right about that. A million is a pretty big bunch of money."

"Do you think your father is worth a million?"

"Haven't the least idea. I never asked him, and he wouldn't have satisfied my curiosity if I had. He has enough money to live on in good shape, and that is all that is necessary for me or the twins to know. Mother may know just how he's fixed, but it's not at all certain that she does. So long; I'll see you to-morrow."

CHAPTER XIII.

FRED DOES THE HONORS AT DELMONICO'S.

Fred had been aching for an opportunity to see Mildred Hunter again, but the weeks had flown by and the chance was not afforded him.

She might have been in the building several times since the day he made her acquaintance, but Fred had no means of learning whether she had or not.

It was noon on the first Saturday of June, and Fred was sitting idly in his chair wondering if he would be sent out on another errand that day, when the door of the waiting-room opened and, to his great surprise and satisfaction, in walked Mildred Hunter and her friend, Tessie Olcott.

"Gee! But I'm glad to see you, Miss Hunter," said Fred, taking her by the hand. "And you, too, Miss Olcott. Sit down and make yourselves at home."

"As we were downtown we thought we'd call and see you," said Mildred.

"Thanks. Even so kind of you. I've been wondering if I was ever going to see you again."

"Why, have you really thought about us since?" laughed Mildred.

"Thought of you! I haven't been doing anything else."

"We ought to feel highly complimented."

"No, you mean I ought to feel complimented by receiving this visit from you."

"Perhaps we are keeping you from your work?" said Mildred.

"No. I guess I'm through for the day, but I can't tell yet. We don't close before one. I hope you'll stay awhile. I expect a friend of mine named Hal Mills, and I want to introduce him to you."

"I don't believe we can stay very long. Tessie and I are going to take an early train for Manhattan Beach."

"I would suggest that you take the boat to the iron pier, and let us go along with you. That was the trip Hal and I had decided on for this afternoon."

Mildred replied that she was afraid he'd have to excuse them, as her father was going to take them to lunch at Delmonico's before they started, and they were waiting for him to come from a meeting of directors.

Fred felt a bit disappointed, but said he hoped he and Hal would have the pleasure another time.

While they were talking Hal came in, and Fred introduced him to the girls.

Pretty soon Mr. Hunter's office boy came in.

Walking up to Mildred, he said:

"Mr. Webster sent me up to tell you that he'd just got a message over the 'phone from your father. He said that it would be impossible for him to return in time to take you and Miss Olcott to lunch as arranged."

"Isn't that mean, Tessie!" cried Mildred.

"Why not go to lunch with us, Miss Hunter?" asked Fred eagerly, as the boy walked out of the room. "Then we could go down to the island by the boat afterward."

Mildred hesitated about accepting Fred's invitation, though she knew that, being the son of Mr. Niles, the big broker across the street, he was her social equal.

Fred finally coaxed her to consent, and fifteen minutes later the four were on their way to Delmonico's.

They entered the well-known restaurant, and Fred ordered a first-class lunch to be served to them.

There were more than fifty brokers and their friends in the big dining-room at the time, and when the party entered the stylishly dressed and handsome girls attracted immediate attention.

Mildred was recognized by several as Broker Hunter's daughter, but to the majority of those present both girls were unknown.

A good many of the traders knew Fred as Edward Niles's son, and several identified Hal as the nephew of Broker Richmond.

Of course they were also known as Wall Street messengers, and the persons present thought they had a whole lot of nerve to patronize such an expensive establishment as Delmonico's.

"They'll blow in double their week's wages treating those girls they've got in tow," remarked one broker to another.

"I guess Fred Niles can afford it," replied the other. "No doubt his father gives him a big allowance. It's a good way to spoil the boy."

"Do you know I'm afraid we ought not to have come here," said Mildred in a whisper to Fred.

"Why not?" asked the boy in surprise.

"Every gentleman in the room appears to be looking at us. It is rather embarrassing," she answered.

"You mustn't mind that, Miss Hunter. They have probably never seen two such handsome young ladies together before," laughed Fred.

"How complimentary you are!" blushed Mildred.

"Not at all. You both deserve it."

"Did you hear that, Tessie?" asked Mildred, with a rich flush.

"I couldn't very well help hearing it," she replied.

"I coincide with Fred," chipped in Hal, who had appropriated Tessie to himself.

"You are as bad as Mr. Niles," pouted Tessie.

"Yes, we're both pretty bad," grinned Hal.

The girls laughed merrily.

"Great Scott! You seem to be setting the pace, young man," said a voice at Fred's elbow.

The entire party looked up at a handsomely dressed gentleman who had just entered the room and then paused at their table.

"Why, hello, father!" said Fred, not at all taken aback. "Let me introduce you to Miss Mildred Hunter. You know her father pretty well."

"Are you Richard Hunter's daughter?" asked Mr. Niles, with a courtly bow.

"I am," she answered with a winsome smile. "I am pleased to meet you."

"I am very happy to make your acquaintance, Miss Hunter, and very much surprised to find that you know my son."

"Oh, we're old acquaintances," she laughed. "That is, I met him once before about a month or more ago. He rescued me from the grasp of a man who was trying to make his escape from the Cooper Building with a box of bonds he had stolen from the office where your son is employed."

"Indeed!" said the broker, opening his eyes.

"This is Miss Olcott, father," said Fred, indicating Miss Hunter's friend. "Miss Olcott, my father."

Mr. Niles and the young lady acknowledged the introduction.

"Won't you sit down and have lunch with us, father?" asked Fred. "We can make room for you."

Mr. Niles laughed.

"Thank you, Fred, but I have a couple of friends with me who have already taken a table over yonder, so you will have to excuse me. I hope, Miss Hunter, that you will see that my son behaves himself. I was not aware that he frequented this restaurant."

"This is the first time I was ever here, father; but you couldn't expect me to take two such charming young ladies anywhere else in this neighborhood."

"Doesn't he say that nice, Mr. Niles?" said Mildred to the broker.

"You mustn't mind all he says, Miss Hunter," returned Mr. Niles. "You will find him a pretty nervy young man. The leap he made that afternoon in the Cooper Building ought to convince you of that. And that was only one of the numerous exhibitions he's been guilty of. I am never surprised at anything he may do in that line. I suppose he hasn't told you that he saved the lives of four people at a fire a few months ago?"

"Why, no, he did not," she answered in surprise. "Did you?" she added, laying her hand on Fred's arm.

"I'm afraid I'll have to plead guilty to the charge, Miss Hunter. Father, if you're going to stand here and give me away like that I'll excuse you and you can join your friends."

All laughed, and then Mr. Niles bowed to the ladies and walked over to the table taken by the gentlemen he came in with.

"I think your father awfully nice," said Mildred to Fred.

"Thank you. He's the best father in the world, but he and I do scrap once in awhile."

"I am sure it's nothing serious," she answered. "I like to hear a boy praise his father and mother. It shows he's a good son."

"Oh, come now, Miss Hunter, no bouquets, please. If there's any to be thrown I'd like to attend to the matter myself."

At this point the waiter appeared with the dishes, and soon the four were eating and talking merrily together.

They remained an hour in the restaurant.

Fred tipped the waiter a dollar bill and Hal opened his eyes, for the lunch had cost quite a stiff sum.

Our young messenger always did things up brown.

He could easily afford to, considering that he had \$34,000 stowed away in his safe deposit box in the Washington vaults on Wall Street.

Nobody but himself knew that, however.

They walked down to Pier One on the Hudson River, close to the Battery, and took one of the iron steamboats that had just commenced running for Coney Island.

It was a fine afternoon and they enjoyed the sail immensely.

They landed at the New Iron Pier, and Fred took them into several of the shows, after which they started for Manhattan Beach, where they spent the rest of the afternoon, had dinner at one of the hotels, and finally took a train for New York.

They escorted the young ladies to their homes, and Mil-

dred invited Fred to call on her some evening soon, which he promised to do.

Then Fred returned to his lodgings.

CHAPTER XIV.

FRED MAKES A BIG HAUL IN H. & O.

Soon after Switzer came in on Monday morning he called Fred into his room and gave him a note to deliver to a broker named Smith, who had an office in the Vanderpool Building.

The young messenger hurried off with it.

When he reached his destination Mr. Smith, whom he knew by sight, was just dismissing another broker at the door of his private room.

"You'd better sail in at once, Barker, and buy every share you can get. It is going at 52, and the more you can get at or around that price the better."

"All right," replied the trader, walking hurriedly away.

Fred then handed the note to Mr. Smith, who read it and told him to tell Mr. Switzer "All right."

As the young messenger hurried away he began pondering on what Mr. Smith had told Broker Barker.

"That looks as if an attempt is going to be made to corner some stock, and Barker has been instructed, through Smith, to do the buying, at the Exchange probably. I'd like to know the name of that stock. I must look up the market report and see what stock is selling at 52. Then I must try and find out the next time I go to the Exchange what stock Barker is buying. If I succeed in getting on to the right thing, why, of course I'll take a flier on it and see how I will come out."

On reaching the office Fred entered Switzer's room and gave him Mr. Smith's answer.

Returning to the waiting-room, now filled up with customers, he got hold of the market report printed that morning giving a full list of the previous day's transactions on the Exchange.

Among those stocks selling at or around 52 he noted H. & O.

Half an hour later, after coming back from an errand to the Mills Building, he was despatched with a note to Switzer's side-partner on the floor.

Fred made his way in at the side entrance and found a lot of other messengers ahead of him lined up at the railing waiting to get notes to different brokers on the floor.

While waiting for a chance to send an attache after the man for whom he had brought the note, he saw Broker Barker near the H. & O. pole.

He noticed him bid for something, which he guessed was H. & O., and almost immediately made a memorandum on his pad and exchange it with a trader for a similar paper.

Before Fred delivered his note he saw Barker make several deals.

The young messenger left before he could make sure just what Barker was buying.

He learned what he wanted to know outside.

Two brokers passed him and he heard one of them say:

"I just sold Barker 1,000 H. & O. He seems to be buying all he can get."

That was all Fred heard, but it satisfied him as to the stock the trader was dealing in.

It was evidently the stock Smith had told him to buy all that he could find.

Fred had no time to get his money and go with it to the little bank, so he had to wait for a chance to come his way.

No such opportunity came his way all day, as he was kept very busy.

He caught an occasional glance at the ticker and found that H. & O. was slowly advancing an eighth of a point at a time.

The last quotation for the day showed that it was up to 53 5-8.

At half-past three Fred went to his safe deposit box, took out \$30,000 and put it up on 3,000 shares of H. & O. at the market in the morning.

"This is by long odds the biggest deal I've made yet," said the boy to himself. "I stand to win a good deal of money this time, or lose the bigger part of my previous winnings. Well, nothing ventured nothing gained. I might as well be hung for a sheep as a lamb. I believe it's the nervy man who wins out as a rule. At any rate, I think I've got a pretty good thing on the hooks."

Soon after the Exchange opened H. & O. fell back to 53 1-8, but inside of the hour went to 54, where it remained most of the day, closing finally at 54 3-8.

Business was booming in the Street and Fred had very little chance to keep track of his deal.

Whenever he did get a chance to look at the tape, either in his office or elsewhere, he always found H. & O. a little higher each time, so that by the end of the week it was going at 60.

The papers were beginning to take notice of H. & O.

Some said that it was likely to go to 70 with the buoyant market.

When Fred got down to Wall Street on Monday morning it was with the full anticipation that there would be something doing in H. & O. before long.

And he was right.

It opened with a rush at the Exchange and began climbing right away.

There was hardly a stock that didn't show a rising tendency.

The "lambs" were coming down in great force that morning and the Street was full of them.

They all looked confident and hopeful, as if they were already counting the profits they expected to make that week.

Clerks, stenographers, and brokers were preparing for a rush of orders that would mean overtime to catch up with.

There was pandemonium in the Exchange during the five hours it was in session.

Thousands of shares exchanged hands that day.

The afternoon newspapers said it was one of the most strenuous days in Wall Street that year.

What interested Fred was that H. & O. went as high as 70.

What bothered him was that if he had found it necessary to sell out to save himself he wouldn't have got the chance to do so, for he had been kept almost continually on the run from the moment Switzer came down until it was time for him to go home.

There was every indication that H. & O., as well as all the other stocks, would continue to rise on the morrow unless something unusual happened to upset all the calcula-

tions of the Street, the newspapers and the speculative public generally.

It was the unusual, though, which crops up so often in the financial district and upsets the wisest prognostications.

Fred knew that H. & O. might go to 80 next day and then suddenly go to pieces.

He also knew that he would be too busy to look after his deal personally.

Under those circumstances he stood a good chance of being wrecked in the shuffle.

In order to protect himself to some extent he decided to give an order to the bank that afternoon, on his way home, to sell him out if his stock reached 76 next day.

Although he believed H. & O. might go to 80, he did not dare chance it, but selected a figure between 70, which it had closed at, and 80, which he had an idea it was likely to reach.

It was better to be on the safe side, if possible.

Having decided that point to his own satisfaction, he left the order at the bank and went home.

If the price went to 76 he was sure of making \$66,000 profit.

If it broke before it reached 76 all his profit in sight was likely to be swept away.

At noon next day H. & O. reached and passed 76.

The bank, according to Fred's instructions, ordered its broker to sell his 3,000 shares.

They went like hot cakes.

The young messenger had no chance to look at the ticker at all that day.

He was in the office and out again right away from half-past nine till nearly half-past three.

At one o'clock somebody began dumping big blocks of H. & O. on the market.

The syndicate, which was cashing in, made a strong effort to save the market, but failed to do it, and soon a small panic was going on at the Exchange.

The syndicate brokers were squeezed to some extent, but not enough to cripple them, for they had managed to buy in most of their shares low.

Fred, however, by providing for the very emergency that had happened, came out a winner, and when he effected a settlement with the bank he found that he was worth an even \$100,000.

"Just to think that I'm actually worth the tenth part of a million. Why, my father would have a fit if he knew about it. As for mother and the girls, I don't know what they'd say. It would take a whole lot of evidence to make them believe that I had made so much money in so short a time. And Dick Silver and the rest of the chaps at the academy—I can imagine how they would take the news of my wonderful luck. I'd have to do a lot of explaining to convince them that I wasn't giving them a big jolly. In fact, I can hardly believe the thing myself. It really doesn't seem quite natural, and yet this statement from the bank proves that it is so."

CHAPTER XV.

FRED GETS IN ON NORTHERN TRACTION.

The boom in H. & O. had hardly gone the road of previous deals of this kind when another one, the result of an

attempt of two rival factions to get control of a big traction road and extend it, came to Fred's notice.

He picked up his information by hearing four substantial looking men in an auto discussing the matter.

The machine was standing to one side on a ferry dock in Jersey City, waiting for the boat to come in to her slip.

Fred was also waiting for the boat, but had stepped behind a big spile to look down into the water just to pass a moment or two away.

The auto and its occupants were within easy ear-shot of the young messenger, and so he heard about all that was said in relation to the fight that had just begun for the control of the traction stock.

Both sides were trying to get hold of all the stock in sight in order to secure a majority of the shares.

The name of the company—Northern Traction—was mentioned several times, so that Fred had no difficulty in learning the stock that the two parties were after.

On his way home that afternoon he saw an article in the financial column of his paper about the traction matter, but it did not put much stress on it, merely intimating that it was believed Northern Traction would enter the trust and become a part of the system, the majority of the stock of which was held by a holding company called the Eastern Securities Company.

"Those men in the auto seemed to be red-hot after the Northern Traction stock," mused Fred. "The people opposed to them want it badly, too, according to their statement. That ought to make Northern Traction valuable property. I wonder if I could get hold of any? I should imagine that it would be pretty hard to find with those monied chaps in the field, ready to pay a good figure for it. Let me see what it's going at."

He pulled a copy of the afternoon market report out of his pocket and consulted it.

"It closed to-day at 75. Well, I must see if the little bank can get me any. I'll call in there in the morning at the first chance I can get."

Next morning Fred left an order with the bank to get him any part of 5,000 shares of Northern Traction, putting up \$50,000 in big bills.

After he got through work he stopped in at the bank and asked if any of the stock had been bought.

He received word that the bank's broker had not been able to find any that day, but was still looking for it.

On the following morning Switzer gave him a note to take up to a man in the offices of the New York Central Railroad in the Grand Central Depot on East Forty-second Street.

The gentleman on whom he called, after reading the note, dictated an answer to his stenographer and handed it to Fred to carry back.

The messenger came out of the building and started for another entrance in order to reach the shuttle train of the elevated railway, which would carry him down to the Forty-second Street station, where he could connect with a South Ferry train for Hanover Square—the most convenient way for him to reach Wall Street, as the underground road was not yet in operation at that time.

As he struck the sidewalk he saw a little white-haired old man, who had come out of the depot, start to cross the street.

A cab came rushing down the street at the moment, and a Madison Avenue car was coming from the opposite direction, so that when somebody shouted to the old man to look out he got confused and stopped right in the track of the cab.

The driver apparently did not see him, and would assuredly have driven over him but for Fred's presence of mind, activity and strength.

He sprang into the roadway, grabbed the old man around the waist, lifted him in his muscular arms and snatched him right from under the nose of the horse.

The cab wheels grazed them both as it swept by, and the driver hurled an offensive epithet at them for getting in his way.

Fred assisted the trembling old man to the sidewalk, where a crowd began to gather about them.

"There's nothing to look at, gentlemen," said the boy, rather disgusted with the curiosity of the bystanders. "Move on, please, and do not block the sidewalk. If you don't you'll have a policeman after you."

"I am very much obliged to you, young man," said the white-haired stranger in tremulous accents, for he was quite broke up by his narrow escape from serious injury, if not death.

"You're welcome. Let me see you across the street."

"Thank you. I shall be obliged to you if you will."

Fred got him to the other side and away from the curious mob.

"Are you a stranger in New York?" he asked the old man.

"Yes, though I have been here before," said the white-haired stranger. "Would you mind going with me as far as the Grand Union Hotel?"

"With pleasure, sir," replied Fred courteously.

The hotel was only a short distance away, at the corner of Fourth Avenue.

"I should be glad to know to whom I am so largely indebted," said the old man as they walked along.

"My name is Fred Niles. I work in Wall Street."

"Wall Street, indeed! With a broker?" he said.

"Yes, Mr. John Switzer, of the Cooper Building, No. — Wall Street."

"I came to the city from my home in Belford, New York, to sell a quantity of stock. Probably your employer would dispose of it for me. I have no particular broker in view, and would just as soon patronize him as any one else. Do you think you could get a portion of the commission by recommending me to him?"

"No, sir. I would not ask a favor of that kind of Mr. Switzer. Besides, I do not need the money, as I am pretty well fixed already."

"Indeed, I am very glad to hear that."

"I have speculated some in the market and made quite a boodle. Then my father is one of the biggest brokers in the Street."

"Well, well!" exclaimed the surprised old gentleman.

"What is the name of the stock you have for sale, and how many shares have you to dispose of?"

"It's Northern Traction stock, and I have 6,000 shares."

"What!" gasped Fred. "Northern Traction, did you say?"

"Yes. It's good stock. I see by the papers that it has

gone up to 75. As it has never been so high before, and I fear it may go down again, I want to get rid of it as soon as I can."

"Well, I can help you to do that," replied Fred in some excitement, which the old gentleman did not notice. "I know a broker who is looking for 5,000 shares of it, and I guess he'll take all you have off your hands. It is liable to be a great advantage to me if you will sell your shares to him instead of to any one else."

"I should be delighted to do so if he will pay me the market price."

"He'll do that, all right," replied Fred. "In fact, he will have to, or another broker would. Northern Traction is a good stable stock, and there is no reason why you should not get its full value. Well, here you are at the hotel. I'm going right back to Wall Street, and will tell this broker to send somebody up to make the deal with you at your hotel. That will save you all the trouble of coming downtown."

"Thank you, young man. That is indeed another favor. The service you just did for me is one I can never forget as long as I live. I trust you understand that I am deeply grateful to you."

"That's all right, sir. I am glad that I was on hand to save you from being run over."

"I shall want to make you some substantial acknowledgment in return, my boy."

"It isn't necessary. It will be enough for you to sell your stock to the broker I shall send to you. By so doing it is possible that I may make something out of the deal that will be worth while."

"Then you may depend that I will do so, and to nobody else," replied the old man.

Fred thanked him and took his leave.

"Gee! But I'm in luck," he said to himself as he walked over to the Forty-second Street elevated station, for it would only be a waste of time for him now to return to the Grand Central Building to take the shuttle train. "Six thousand shares of Northern Traction will just fill the bill with me. I'll put up \$10,000 more with the bank, and tell the cashier to notify their broker where and of whom he can get the shares. That little old gentleman is well off to own \$450,000 worth of Northern Traction. He doesn't look it, judging by his general appearance. It's only another instance of the fact that you never can judge the value of a book by its cover."

Fred lost no time, as soon as he got downtown, in getting \$10,000 out of his safe deposit box and taking it around to the little bank.

He asked the cashier if their broker had found any Northern Traction yet.

"No. He reports that it is uncommonly scarce, although the market price has not advanced since yesterday."

"All right," replied Fred. "I have located 6,000 shares myself, but I haven't the money to buy the stock outright. Here is \$10,000 more to cover the margin on the additional 1,000 shares. Tell your broker to send up to this gentleman, Mr. Randolph Owens," and the young messenger handed the cashier the card he had received from the little old gentleman. "He's stopping at the Grand Union Hotel. I have arranged with him to sell the shares at the market

to your representative. It would be well not to lose any time in getting hold of the stock."

The cashier said he would attend to the matter at once.

He did so, and when Fred called after he was through for the day he was told at the bank that the stock had been bought and was held subject to his order.

"All right," replied the boy in a tone of great satisfaction.

Then he went home feeling that all things pointed toward happy results.

CHAPTER XVI.

FRED STARTLES WALL STREET.

Next day all the papers came out with the story of the fight between the two factions in the Northern Traction to gain control of the company.

The papers said that whoever held shares in the road now had the chance to sell them to either side at a big advance on their market value.

Of course Fred read the different accounts with great satisfaction.

From what a prominent financial daily said he began to believe that he held the key to the situation.

This paper reported that it had been learned that whichever side secured the 6,000 shares lately sold by Mr. Randolph Owens, of Belford, N. Y., to a New York broker, would win out.

All Wall Street was now interested in the traction squabble, and strenuous efforts were being made by half the traders to find out who was the lucky man who held the 6,000 shares.

The cashier sent for Fred, congratulated him on his shrewdness in buying the stock, and asked him what he was going to do about selling it.

Fred said that he thought the best way would be to advertise that the shares would be sold in one block at public auction.

The cashier agreed with him.

Accordingly the announcement was made in the financial papers that the sale would be held at the auction rooms of a well-known firm in the financial district at four o'clock on a certain day.

The rooms were filled with brokers at that hour.

Some of the most prominent traders in the Street were there.

Among the rest were John Switzer and Edward Niles.

Fred and Hal were there apparently as spectators, while there was also quite a bunch of reporters from the different newspapers.

The auctioneer, after announcing the object of the sale, asked for bids on the block of stock.

A broker started the ball rolling at 90, and it quickly ran up to 100.

The bids jumped \$5 at a clip until the price offered reached \$130 a share, then they fell to \$3 and then to \$2, but as neither side would give up, the price kept going up till it reached \$145 a share.

Then the next bid was \$150.

That seemed to take the wind completely out of the sails of his competitor.

"One hundred and fifty I am offered, do I hear one-

fifty-one?" cried the auctioneer glibly, looking at the gentleman who had bid 145.

Everybody else in the room looked in the same direction, and the excitement was subdued, but intense, nevertheless, for the future of the Northern Traction Company hung maybe on the last bid.

"The man who owns that block of stock will rake in a mint of money," said Hal.

"How do you know it's a man?" chuckled Fred.

"Oh, it must be. I don't believe a woman owns it."

"It might be a boy, for instance."

"A boy! Ho! Why, the market value is nearly half a million, and the last bid was for double that. The people that gentleman represents seem to be willing to pay a pretty stiff figure to get control of the company."

"It is worth it to them or they wouldn't be so eager to come up with their coin."

"I guess that other man is going to throw up the sponge," said Hal.

"I'm sorry."

"Why?"

"I'd like to see them run it up to 200."

"So would I if I was getting anything out of it."

"One-fifty," went on the auctioneer, repeating the figures over and over half a dozen times. "One-fifty once; one-fifty twice; one-fifty for the third and last time. Do I hear one-fifty-one?"

He paused and looked at the other man for a moment as he held his gavel upraised.

"Sold!" he cried, bringing the gavel down with a resounding blow. "To Mr. John McArthur for one-fifty. Gentlemen, the sale is over."

The cashier of the little bank stepped up and whispered something in his ear.

"One moment, gentlemen," said the auctioneer, as the traders began to file out. "There has been a good deal of curiosity in Wall Street as to the identity of the owner of this important block of Northern Traction stock. Now that the shares have passed from his control I am authorized to announce to you his identity."

A buzz of expectation rose in the room, and everybody looked eagerly at the auctioneer.

"Astonishing to relate, gentlemen, the late owner of this stock is a boy, and a Wall Street messenger boy at that."

To say that the brokers present were astonished would be to put the matter quite mildly.

In fact, they were actually startled by the announcement.

A Wall Street messenger boy!

Such a statement seemed perfectly ridiculous, and yet it was evidently made in good faith.

"The name of this messenger boy, gentlemen," continued the auctioneer, "is Fred Niles, employed by John Switzer, stock broker, of the Cooper Building. He bought the block of Northern Traction for \$75 a share, putting up a cash margin of \$60,000. His profit on the transaction amounts to \$450,000, less, of course, his broker's commission, the customary interest charges and the cost of this sale. That's all, gentlemen."

Hal Mills looked at Fred in a species of stupefaction.

He couldn't understand what it all meant.

In other words, he was paralyzed with amazement.

There were two others equally thunderstruck by the auctioneer's words.

These were Edward Niles, Fred's father, and John Switzer, his employer.

As for the other brokers—the room was filled with their excited converse.

"Come, Hal, let's make a move," and Fred slipped out at the door, followed by his friend.

"What does this mean, Fred?" asked Hal. "The auctioneer said that you owned that stock. How could you?"

"Buy buying it on margin."

"But it took \$60,000 to do that. Where would you get \$60,000?"

"I'll tell you some other time, old man. I'm in a hurry to get home."

When Edward Niles reached his house he found his son there.

He called him into the library and asked him about Northern Traction.

Then Fred explained all his speculations, from his first five-share investment in L. & M. to his 6,000-share one in Northern Traction.

His father listened in utter astonishment.

"Now, father, did I do the right thing to leave school and enter Wall Street or didn't I? In less than a year I've made over half a million dollars. What have you got to say about it?"

What could Mr. Niles say but that his son was the most extraordinary young man he'd ever heard of, and the newspapers next morning said about the same thing.

"Now that I've proved the point I set out to make," said Fred, "I'll come home and live here with your permission."

"Fred, I want you to resign from Mr. Switzer's office and enter mine. Not as a messenger boy, but as junior partner."

"I'll accept your offer, sir. I'll put in my half million as soon as the papers are drawn up," replied Fred.

And from that hour Fred became an important factor in Wall Street, and also the most popular young broker on the Street.

Although he never went to Yale College, he got along just as well as if he had graduated from that university, and his father had no kick coming.

Last fall he married Mildred Hunter, spent the honeymoon in Florida, and this year they are touring Europe during the summer.

The younger brokers expect to give him a great reception on his return, for they all remember how as a boy he startled Wall Street.

THE END.

Read "STRIKING IT RICH; OR, FROM OFFICE BOY TO MERCHANT PRINCE," which will be the next number (147) of "Fame and Fortune Weekly."

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GOOD STORIES.

The smallest watch turned out in this country has just been put on the market, although few are on sale yet. The new watch is the size of a five-cent piece. The smallest watch which American watch factories had hitherto succeeded in making had been as big as a quarter, so the new watch is looked upon as marking a distinct advance in the industry in this country, where watches have only been made for a little more than half a century. Watchmakers also regard it as indicating that the time is not far distant when Americans will soon overtake the old world's watchmakers, the Swiss, in turning out watches of minute size. The Swiss still make a watch smaller than the Americans, but the watch just put on the market here by both the Waltham and the Elgin companies, the two largest watchmaking concerns in this country, will have the advantage over the Swiss watches that all the other watches made here have possessed, namely, that of being turned out in quantity. Under American methods the daily output in one factory is twenty-five hundred a day. The new watch is the result of months of patient endeavor by the watchmakers and machinists. For every new-sized watch designed new machines have to be made, and as the size of the watch is reduced, by so much more must these machines be made more delicate.

The underground ballroom at Welbeck, where their Majesties of Spain graced the debut of the Duke and Duchess of Portland's only daughter, has none of the gloomy characteristics of a cellar. By day as well as by night it is perfectly lighted, being designed and built by the old duke as a picture gallery. It is lighted entirely from above, the flat, wonderfully decorated roof being pierced by twenty-seven big octagonal skylights, built up of prisms and recessed from view. The light falling thus is softened by passing through rich crimson silk. The eighteen exquisite glass chandeliers which illuminate the room by night were an object of the mysterious duke's particular care; many sets after being specially made were ruthlessly rejected before his taste was pleased. One notable feature in the room is the marble bust of the "invisible prince"—as his tenants called him—who constructed the apartment by the simple process of excavating a quarter of an acre of ground, lining the clay banks with a double wall, sandwiched with asphalt to exclude damp, spanning it with iron beams weighing over twenty tons each and resting on arches to form the roof. It is quite flat and level with the garden above, so that one walks over a beautifully turfed lawn, little dreaming that below this sylvan spot is the splendid chamber 160 feet long and 64 feet wide, which has been described by competent judges as the most noble and amazing private room in Europe.

A discovery bearing upon the early domestication of America's most famous bird was made recently by Dr. Walter

Hough of the Smithsonian Institution, who came across a cavern in a steep bluff above the Tularosa River, in New Mexico. The cave, originally fashioned by wind and water, had been occupied during many centuries anciently by human beings, who, it would seem, had dug out additional rooms in the face of the bluff, for the grinding of corn and other domestic purposes. Across the mouth of the cavern had been constructed five dwellings, masking the hollow in the hill, which served as a back room—a place of storage, a sleeping apartment, and a possible retreat in case of danger. Mixed with the debris accumulated in the cave Dr. Hough found hundreds of sandals, remnants of pottery, and other human vestiges; and it was evident that the occupants had made a practice of burying their dead there. Further exploration showed that, for a long period at least, the cavern had been used as a pen for turkeys. Turkey eggs were found there; also the perfectly preserved carcasses of a young turkey and a full grown turkey cock. These remains were dug up at a depth of eight feet, being covered by the debris of many generations of human occupants, and it was calculated that at least two thousand years must have elapsed since the turkeys in question were alive. In the cave the air was practically germ free. There was neither insect nor microbe to cause anything to rot, and so the birds and their eggs had become mummified. Dr. Hough believes that the turkeys were kept not for food, but for the sake of their feathers, which were used in religious ceremonials and to decorate offerings to the gods of the under world. They were also employed in the manufacture of every day clothing, the quills being split and wound about yucca fiber strings in such a way as to make furry cords, which were woven into garments.

JOKES AND JESTS.

Police Magistrate—You say you are called Lily. Where did you get that name? The Tramp—Because I toil not, neither do I spin.

Philanthropist—What would you say if I were to offer you work? Beggar—I would not be vexed with you. Oh, I can take a joke.

Hattie—George is very much taken with that blonde Dobbins girl. Harold—Yes, he even thinks she's pretty after she's been eating blackberry pie.

"What!" cried the indignant poet, "you'll give me a beggarly fifty cents for that sonnet of mine? Do you think that's a fair deal?" "Well," replied the editor, "there's more sense than poetry in it, at any rate."

"She acts as if she were the only girl he ever loved." "Yes; and she was telling me he's just a perfect lover." "That's the silly part of it. She calls him a perfect lover and she forgets that it's only practice that makes perfect."

Pat—An' who is that at the piany singing? Mike—That's me daughter Katie, shure. "Ah, her voice reminds me of my own wife's." "Katie! Katie! Shut up yer mouth. I want Pat to enjoy himself while he's here!"

A school teacher trying to explain to his class the meaning of the word "conceited," said: "Suppose I would go around saying, 'Look how good I am to my class,' or bragging about how much I know or how good-looking I am—what would you say I was?" "A liar," instantly responded his class.

Two Irishmen, meeting one day, were discussing local news. "Do you know Jim Skelly?" asked Pat. "Faith," said Mike, "an' I do." "Well," said Pat, "he has had his appendix taken away from him." "Ye don't say so?" said Mike. "Well, it serves him right. He should have had it in his wife's name."

THE WOLF HUNTERS HUNTED

By D. W. Stevens.

A few years ago the wolves became so numerous in some of the northern counties of Missouri, and their depredations on the stock of the settlers so great, that the authorities felt called upon to offer a reward of fifty cents each for wolf scalps. This had the effect of organizing a crusade against the wolf, and many of the settlers turned wolf hunters, playing havoc with the common enemy.

Among the most daring and successful wolf hunters in the State were two young men by the name of Rogers and Boyle. They had been known to bring in as many as forty scalps in a single day, for they always hunted together, each knowing he could depend on the other in time of danger.

The best time to hunt the wolf is in midwinter, when hunger and cold make him bold and savage. He will boldly face the hunter then, or follow so near as to afford a good mark for the rifle.

One cold winter afternoon Boyle and Rogers mounted their horses and rode off into the forest in search of wolves. There being no undergrowth, they could see a considerable distance. Ere they had gone five miles they had shot a dozen wolves and got their scalps.

"They're out thick to-day," said Rogers, reloading his rifle. I see two more looking at us like they wanted to eat us."

"Yes," said Boyle, aiming and firing, "but there isn't but one of them now."

"In a half minute I'll have the other one," remarked Rogers, placing a cap on the tube of his rifle. The second one soon went down with a bullet between his eyes, and the two men dismounted to take their scalps, leaving their horses standing where they were.

Suddenly the two horses came bounding and snorting up to them, showing signs of the greatest fear. At their heels were five big, gaunt gray wolves, their white teeth gleaming like ivory, and eyes flashing fire.

"Just look there, Boyle!" cried Rogers, raising his rifle and firing at the nearest one. Boyle did the same thing; yet the other three sprang upon the horses with savage howls.

"Great Jehoshaphat!" cried Boyle, culbbling his rifle and rushing toward his horse.

The intelligent animal seemed to know where safety was, and bounded toward his master. With one mighty blow Boyle crushed the skull of the beast and relieved his horse. But Rogers had two to contend with, and his horse was hurt considerably ere the monsters were killed.

"I say, Boyle! These wolves are getting bold and dangerous," said Rogers, as soon as he found time to speak, after the exertion of saving his horse. "Had there been a dozen or two, they'd given us a tough fight."

"There's more than a dozen or two in these woods, Rogers," said Boyle, after a moment's pause. "I can hear their howls for miles around."

"So can I. I only wish we had more daylight, so that we could make a good day's work of it."

"But we haven't, you see; so we had better be moving on toward the road."

By this time the two men had secured the scalps, and were about to remount when they were startled by a chorus of howls from a pack of not less than a hundred wolves, about half a mile in their rear. They listened, and from their experience in wolf hunting, knew what it meant.

"I wish I may be shot if they ain't following our trail and eating the carcasses we leave behind!" exclaimed Boyle, "and others are joining them every minute!"

"Yes!—look there!" cried Rogers, pointing to half a dozen long, gaunt gray figures moving through the woods at terrific speed, going toward the howling pack. "They don't notice us now."

"No; but they soon will, though, I fear."

"Oh, I don't believe they would attack us."

"That shows you don't know what a hungry wolf will do,

Rogers," said Boyle. "Come! Let's get out toward the road as fast as we can."

"Well, we needn't be in such a great hurry. Here are eight dead ones for them to eat, which will give them a square meal."

"It won't give them a square mouthful for each one," said Boyle, somewhat excitedly. "I tell you, Rogers, they are gathering for a rush, when there'll be old Nick to pay."

During this conversation the howling pack drew nearer, and at last the two men rode off, scarcely able to control their horses.

In a few minutes they were some distance ahead, and then they halted and shot two more, got their scalps, and mounted their horses.

"Every carcass we leave behind will serve to detain them," said Boyle, "so we must bring down a couple occasionally."

By this time the sun was down, and the full round moon rose in a cold, cloudless sky. But the somber shadows of the forest prevented the two hunters from aiming with their usual success, and several wolves were either missed or only slightly wounded.

"Hark, Rogers!" exclaimed Boyle, suddenly halting and listening.

Rogers did likewise.

The woods seemed full of howling demons.

"What's up now?" Rogers asked.

"There's a big pack right ahead of us, and coming at full tilt," was the reply.

"Then what's to be done?"

"We must cut for it to either the right or the left. There's no other chance."

"Go ahead, then—to the right. That's nearer home."

Boyle urged his now thoroughly frightened horse through the forest at a good speed, Rogers following close at his heels. But ere they had gone a half mile they heard two immense packs on either side of them, seeming to keep even with them, and sometimes ahead. Their howling increased until it seemed as if a thousand demons were turned loose upon the earth from the infernal regions below. Some of their howls seemed to sound like fiendish laughs in the ears of the two brave hunters.

Suddenly Boyle halted.

"Rogers," he said, "they are closing in on us, and will soon have us hemmed in with such numbers that they can destroy us. There's but one chance left for us."

"And that—"

"Is to turn the horses loose to shift for themselves, which they can do better than we can on a saddle, and then take to a tree."

"But we'll freeze to-night up a tree!" exclaimed Rogers, not liking the prospect of a night up in a tree in midwinter.

"Better to freeze up in a tree than to keep warm inside a wolf's belly," said Boyle.

"That's true as anything I ever heard," said Rogers, hastily dismounting and proceeding to take the saddle off his horse.

Boyle quickly followed his example.

"Take off the bridle, too," he said, "for we will need to strap ourselves to the tree."

The bridles off, the two horses bounded away with all speed, going toward home, regardless of the howling wolves in front and around them.

"Quick, Rogers! Let's take this tree!" cried Boyle, running toward a large oak. "I can see their eyes shining all around us. They'll close in on us in a few moments!"

"You go up first, Boyle."

"No. Here! You go up first, and then let your bridle hang over a limb for me to pull up by. I am not a good climber."

Boyle seized his younger companion and raised him on his shoulders. Rogers reached up, stood on Boyle's shoulders a moment, and then swung himself up and astride a limb. He quickly attached the bridle to the limb securely and let it drop. Boyle seized it and swung himself up, just as a half dozen gaunt, hungry wolves sprang at him.

"That was a close rub, Boyle," said Rogers, his face pale with the excitement of the moment.

"Yes," replied Boyle coolly. "I thought they would get me before I could get hold of the bridle rein."

"Look there! One of them is hanging on to the bridle, as if he intended to swing himself up after us."

Boyle drew his pistol, reached down to within five feet of the malignant beast, and fired.

The wolf fell back among his companions, dead, and was torn to pieces in a moment and devoured.

"By hokey, save the scalp!" Rogers exclaimed, who now felt he was safe, at least from the wolves, though he stood a good chance of being frozen during the night.

"You'd better look out for your own scalp!" said Boyle. "Strap yourself to the tree, and make sure of being safe in case you lose your footing."

Rogers soon did as Boyle did, and in a few minutes they were securely strapped to the tree.

"I wonder where our horses are?" Rogers remarked, as he secured the bridle so it would not slip or let him drop.

"That's a hard question to answer," said Boyle, "but I'd rather take my chances up here."

"So had I, though I must say I don't like this turning of the tables on us. I'm a little curious to know whether we are wolf hunters or wolf hunted."

"It looks as if they were hunting us just now. Ugh! Did you see that fellow then? He sprang up so high as to touch my foot with his nose!"

It was a tremendous leap.

"Yes. He's going to try again. Look out!"

Both men raised their feet so as to be out of reach of the monster. He sprang up so high against the body of the tree as to send his hot breath in their faces.

"I'll settle him," said Boyle, drawing his revolver, "and give the others a supper. Come up again, old fellow, and I'll show you something. Bang! There, now! How do you like that?"

"That settles him," said Rogers, "and I'll be shot if they didn't commence on him before he reached the ground."

"Uh! Isn't it horrible? Just look how they tear him to pieces!"

"Do they never get enough? Would they go away if one-half eat up the other half?"

"I don't know. I never heard of a wolf getting enough to eat. I am going to try the experiment, anyhow."

Boyle fired every round in his revolver, followed by Rogers, and the scene that followed beggars description.

The savage beasts had only to receive a wound that caused blood to flow, to be torn to pieces. The smell of blood made them destroy the wounded and devour them on the instant.

They continued to fire until all their ammunition was exhausted, during which time they must have destroyed nearly a score of wolves, and yet they were just as numerous as ever, and seemingly as savagely hungry.

"Oh, if help would only come!" sighed Rogers, after three or four hours had elapsed. "I feel as if I will freeze."

"I have some brandy in this flask," said Boyle, handing him a small flask. "Touch it lightly, and stamp your feet on the limb. The exercise will make the blood circulate better."

"I believe my blood is almost freezing."

"Rogers, give me that deerskin thong you had in your pocket when you started from home."

"Here it is. What will you do with it?"

"I'm going to make a lasso of it and catch that big fellow down there who jumps so high."

"What do you want to catch him for?"

"Wait and see. Have your knife ready to kill him when I draw him up."

Boyle made a running noose, let it drop over a wolf's head, and gave it a sudden jerk. It caught him around the neck and under the foreleg.

"I've got—Jerusalem! how he pulls and jumps! Be ready with your knife!"

He pulled away, and the wolf, not knowing what to make of such handling, howled and snapped with fearful energy. But for all that he steadily ascended the tree which he had been trying to climb all the evening.

Rogers reached out and stabbed him to the heart, and in a few moments he was dead. Boyle then reached down and drew him up, strapped his body to the limb, and cut the body open.

"Now put your feet inside here, as I do," he said to Rogers, "and you'll find it warm enough."

"Lord!—what an idea!"

"But it's a good one!" laughed Boyle.

Several wolves were thus caught and made to contribute to the comfort of the two hunted hunters. They were compelled to remain in the tree all night, and on the return of day heard the horses of their friends on their trail. They were too feeble to make a noise loud enough to be heard.

Their failure to return to their homes had alarmed the neighbors, who turned out at daylight to follow their trail. The wolves were driven away and the two men relieved. On following their trail a short distance, it was found that the two horses had perished, their fleshless bones being scattered about the place of the savage feast.

Boyle and Rogers hunted together many a time after that terrible night, but they never forgot that adventure, and it is told now in the settlement along the borders as the story of the time when the wolf hunters were hunted.

The term "blue stockings," as applied to women with literary tendencies, is not now considered either elegant or appropriate, although as first used there was some warrant for its employment. Its origin is traced to the days of Samuel Johnson, and was applied then as now to women who cultivated learned conversations and found enjoyment in the discussion of questions which had been monopolized by men. About 1750 it became quite the thing for ladies to form evening assemblies, when they might participate in talk with literary and ingenious men. One of the best-known and most popular members of one of these assemblies was said to have been a Mr. Stillingfleet, who always wore blue stockings, and when at any time he happened to be absent from these gatherings it was usually remarked that "we can do nothing without blue stockings," and by degrees the term "blue stockings" was applied to all gatherings to the ladies who attended the meetings.

The recent arrest of a young man charged with shooting a Mongolian pheasant just outside of the city limits of Rochester, N. Y., emphasizes the fact that these birds have become numerous in this locality and incidentally nearly as tame as domestic fowls. Under the game laws the killing of Mongolian pheasants or having them in possession is absolutely forbidden until the year 1910. When the birds were first introduced some doubt existed regarding their acclimation, and it was thought best to make a close season of five years, and this was done. Contrary to the opinion of many naturalists the pheasants made themselves much at home and have increased with singular rapidity. Although the penalty for killing the birds is very heavy, it is believed that large numbers are killed each season. Notwithstanding this handicap they have become so plentiful as to be regarded as a pest by farmers. It is charged that by reason of comparative immunity they have become bold and destroy crops to a greater extent even than crows. It must be confessed that the farmer is placed in an anomalous position. He has to choose between damage to his crops by the saucy Oriental beauties or killing them and risking a heavy fine. They are so fearless that in many cases they can be killed with a billet of wood, and the temptation to destroy them is almost irresistible. If the pheasants found their habit in the woods and groves only their presence would not be undesirable to the agriculturist. When they are protected and penetrate to the garden patch patience and respect for the game law cease to be virtues. It is contended by many sportsmen that the object of the long close season has already been accomplished and that a reasonable open season should be provided each year. The prejudice against the birds among the farmers has assumed such proportions that it is probable an effort will be made to modify the law at the coming session of the Legislature, at least to the extent of allowing a farmer to protect his crops.

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